

**1996 Office of Thrift Supervision
Fact Book**

**A statistical profile on the
United States Thrift Industry**

Published January 1998

FOREWORD

This publication was compiled by the Industry Analysis Division, Research and Analysis, Office of Thrift Supervision, U.S. Department of the Treasury.

The Technical Notes and footnotes are an integral part of this publication. The agency sources of data compiled for this publication are the Office of Thrift Supervision (and its predecessor, the Federal Home Loan Bank Board) and the Federal Deposit Insurance Corporation.

On September 30, 1996 President Clinton signed the Economic Growth and Regulatory Paperwork Reduction Act of 1996 which included the Deposit Insurance Funds Act of 1996 (DIFA). The major function of the DIFA was to fully capitalize the Savings Association Insurance Fund (SAIF) through a one-time special assessment on institutions that have deposits insured by the SAIF. The special assessment was reflected as an expense in institutions' third quarter financial statements. Profitability data presented herein for 1996 are shown as reported and as adjusted to estimate results without the net SAIF special assessment expense of \$2.1 billion.

Seven new tables have been added to the 1996 Fact Book:

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2. Table 20.2: OTS-Regulated Thrift Industry Mortgage Delinquency Detail, 1990 - 1996
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7. Table 25.1: Number and Assets of Thrifts Owned by Holding Companies, 1996

Every attempt has been made to assure the accuracy and integrity of the data contained in this publication. Any inconsistency brought to our attention will be investigated and corrected if necessary in the future.

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Number of Federally-Insured Thrift Institutions by Charter Type, 1933 - 1996

Year	Thrift Institutions	Non-OTS-Regulated Thrifts	OTS-Regulated Thrifts	OTS-Regulated Thrift Institutions ^{1, 2}					
				Federal Charter			State Charter		
				Total	Stock Institutions	Mutual Institutions	Total	Stock Institutions	Mutual Institutions
1933	6	0	6	6			0		
1934	609	68	541	539			2		
1935	1,173	56	1,117	987			130		
1936	1,631	56	1,575	1,200			375		
1937	1,940	56	1,884	1,318			566		
1938	2,146	48	2,098	1,357			741		
1939	2,250	51	2,199	1,398			801		
1940	2,330	53	2,277	1,437			840		
1941	2,395	52	2,343	1,460			883		
1942	2,454	56	2,398	1,467			931		
1943	2,631	184	2,447	1,466			981		
1944	2,658	192	2,466	1,464			1,002		
1945	2,667	192	2,475	1,467			1,008		
1946	2,687	191	2,496	1,471			1,025		
1947	2,730	194	2,536	1,478			1,058		
1948	2,809	193	2,616	1,485			1,131		
1949	2,948	192	2,756	1,508			1,248		
1950	3,054	194	2,860	1,526			1,334		
1951	3,222	202	3,020	1,549			1,471		
1952	3,378	206	3,172	1,581			1,591		
1953	3,523	219	3,304	1,604			1,700		
1954	3,651	218	3,433	1,640			1,793		
1955	3,764	220	3,544	1,683			1,861		
1956	3,889	223	3,666	1,739			1,927		
1957	4,011	239	3,772	1,772			2,000		
1958	4,122	241	3,881	1,804			2,077		
1959	4,247	268	3,979	1,841			2,138		
1960	4,423	325	4,098	1,873			2,225		
1961	4,551	330	4,221	1,906			2,315		
1962	4,663	331	4,332	1,941			2,391		
1963	4,749	330	4,419	1,968			2,451		
1964	4,790	327	4,463	1,981			2,482		
1965	4,837	329	4,508	2,011			2,497		
1966	4,842	332	4,510	2,051			2,459		
1967	4,820	333	4,487	2,056			2,431		
1968	4,804	334	4,470	2,063			2,407		
1969	4,769	331	4,438	2,071			2,367		
1970	4,694	329	4,365	2,067			2,298		
1971	4,598	327	4,271	2,049			2,222		
1972	4,517	326	4,191	2,044			2,147		
1973	4,485	322	4,163	2,040			2,123		
1974	4,461	320	4,141	2,070			2,071		
1975	4,407	329	4,078	2,048			2,030		
1976	4,373	329	4,044	2,019			2,025		
1977	4,388	323	4,065	2,012			2,053		
1978	4,373	325	4,048	1,998	18	1,980	2,050	700	1,350
1979	4,362	324	4,038	1,988	24	1,964	2,050	717	1,333
1980	4,319	326	3,993	1,984	39	1,945	2,009	743	1,266
1981	4,088	337	3,751	1,897	79	1,818	1,854	707	1,147
1982	3,608	321	3,287	1,692	104	1,588	1,595	636	959
1983	3,440	294	3,146	1,677	127	1,550	1,469	600	869
1984	3,418	258	3,160	1,713	295	1,418	1,447	643	804
1985	3,626	352	3,274	1,749	385	1,364	1,525	710	815
1986	3,677	430	3,247	1,771	493	1,278	1,476	705	771
1987	3,622	453	3,169	1,790	588	1,202	1,379	686	693
1988	3,438	469	2,969	1,740	690	1,050	1,229	599	630
1989	3,087	471	2,616	1,586	669	917	1,030	455	575
1990	2,815	456	2,359	1,509	684	825	850	347	503
1991	2,561	449	2,110	1,381	668	713	729	280	449
1992	2,390	519	1,871	1,306	694	612	565	226	339
1993	2,262	593	1,669	1,255	717	538	414	178	236
1994	2,152	609	1,543	1,204	732	472	339	139	200
1995	2,030	593	1,437	1,175	744	431	262	101	161
1996	1,924	590	1,334	1,097	708	389	237	89	148

Definitions and footnotes are included in the appended Technical Notes.

Table 2
Number of OTS-Regulated Thrift Institutions by Charter Type, 1978 - 1996²

End of Year	Federal Stock Savings Associations	Federal Mutual Savings Associations	Federal Stock Savings Banks	Federal Mutual Savings Banks	State Stock Savings Associations	State Mutual Savings Associations	State Stock Savings Banks	State Mutual Savings Banks	Total
1978	18	1,980	0	0	700	1,350	0	0	4,048
1979	24	1,964	0	0	717	1,333	0	0	4,038
1980	39	1,945	0	0	743	1,266	0	0	3,993
1981	79	1,818	0	0	707	1,147	0	0	3,751
1982	104	1,588	0	0	636	959	0	0	3,287
1983	127	1,407	0	143	600	869	0	0	3,146
1984	197	1,263	98	155	643	804	0	0	3,160
1985	223	1,196	162	168	710	815	0	0	3,274
1986	246	1,099	247	179	702	765	3	6	3,247
1987	271	1,017	317	185	677	683	9	10	3,169
1988	271	851	419	199	587	618	12	12	2,969
1989	212	683	457	234	422	553	33	22	2,616
1990	155	545	529	280	342	491	5	12	2,359
1991	133	455	535	258	276	442	4	7	2,110
1992	121	401	573	211	226	339	0	0	1,871
1993	124	351	593	187	178	236	0	0	1,669
1994	123	313	609	159	139	200	0	0	1,543
1995	139	275	605	156	101	161	0	0	1,437
1996	129	244	580	144	89	148	0	0	1,334

Table 2.1
Percentage of OTS-Regulated Thrift Institutions by Charter Type, 1978 - 1996

End of Year	Federal Stock Savings Associations (%)	Federal Mutual Savings Associations (%)	Federal Stock Savings Banks (%)	Federal Mutual Savings Banks (%)	State Stock Savings Associations (%)	State Mutual Savings Associations (%)	State Stock Savings Banks (%)	State Mutual Savings Banks (%)	Total (%)
1978	0.44	48.91	0.00	0.00	17.29	33.35	0.00	0.00	100.00
1979	0.59	48.64	0.00	0.00	17.76	33.01	0.00	0.00	100.00
1980	0.98	48.71	0.00	0.00	18.61	31.71	0.00	0.00	100.00
1981	2.11	48.47	0.00	0.00	18.85	30.58	0.00	0.00	100.00
1982	3.16	48.31	0.00	0.00	19.35	29.18	0.00	0.00	100.00
1983	4.04	44.72	0.00	4.55	19.07	27.62	0.00	0.00	100.00
1984	6.23	39.97	3.10	4.91	20.35	25.44	0.00	0.00	100.00
1985	6.81	36.53	4.95	5.13	21.69	24.89	0.00	0.00	100.00
1986	7.58	33.85	7.61	5.51	21.62	23.56	0.09	0.18	100.00
1987	8.55	32.09	10.00	5.84	21.36	21.55	0.28	0.32	100.00
1988	9.13	28.66	14.11	6.70	19.77	20.82	0.40	0.40	100.00
1989	8.10	26.11	17.47	8.94	16.13	21.14	1.26	0.84	100.00
1990	6.57	23.10	22.42	11.87	14.50	20.81	0.21	0.51	100.00
1991	6.30	21.56	25.36	12.23	13.08	20.95	0.19	0.33	100.00
1992	6.47	21.43	30.63	11.28	12.08	18.12	0.00	0.00	100.00
1993	7.43	21.03	35.53	11.20	10.67	14.14	0.00	0.00	100.00
1994	7.97	20.29	39.47	10.30	9.01	12.96	0.00	0.00	100.00
1995	9.67	19.14	42.10	10.86	7.03	11.20	0.00	0.00	100.00
1996	9.67	18.29	43.48	10.79	6.67	11.09	0.00	0.00	100.00

Definitions and footnotes are included in the appended Technical Notes.

Table 3
Assets of Federally-Insured Thrift Institutions by Charter Type, 1978 - 1996²
(Dollars in Millions)

Year	Thrift Institutions (\$)	Non-OTS Thrifts (\$)	OTS-Regulated Thrifts (\$)	OTS-Regulated Thrift Institutions					
				Federal Charter			State Charter		
				Total (\$)	Stock Institutions (\$)	Mutual Institutions (\$)	Total (\$)	Stock Institutions (\$)	Mutual Institutions (\$)
1978	639,700	142,413	497,287	288,404	4,593	283,811	208,883	113,698	95,185
1979	701,500	147,142	554,358	315,114	6,530	308,584	239,244	132,957	106,287
1980	756,900	153,123	603,777	339,575	11,799	327,776	264,202	152,450	111,752
1981	795,800	155,979	639,821	401,116	55,167	345,949	238,705	128,559	110,146
1982	841,600	155,375	686,225	479,557	98,504	381,053	206,668	108,392	98,276
1983	984,400	170,630	813,770	561,160	148,927	412,233	252,610	148,741	103,869
1984	1,144,247	131,278	1,012,969	663,782	273,423	390,359	349,188	238,704	110,484
1985	1,262,647	152,858	1,109,789	726,431	333,768	392,663	383,358	272,154	111,204
1986	1,386,861	178,453	1,208,408	793,813	435,716	358,097	414,594	313,519	101,076
1987	1,502,111	213,130	1,288,981	854,353	564,551	289,802	434,629	340,623	94,006
1988	1,606,489	237,646	1,368,843	982,016	711,101	270,915	386,827	293,253	93,574
1989	1,427,512	240,606	1,186,906	900,220	679,623	220,597	286,686	210,127	76,559
1990	1,259,178	230,013	1,029,165	855,412	665,759	189,653	173,753	110,279	63,474
1991	1,113,002	217,706	895,296	756,070	607,091	148,979	139,226	83,209	56,017
1992	1,030,216	223,554	806,662	704,716	585,831	118,885	101,945	67,896	34,049
1993	1,000,889	226,114	774,775	695,965	600,086	95,879	78,810	56,298	22,512
1994	1,008,644	234,575	774,069	716,752	641,826	74,926	57,317	38,222	19,095
1995	1,025,741	254,759	770,982	733,112	660,159	72,953	37,870	23,354	14,516
1996	1,028,192	258,825	769,367	734,949	667,804	67,145	34,419	20,948	13,471

Table 3.1
Percentage of Federally-Insured Thrift Assets by Charter Type, 1978 - 1996

Year	Thrift Institutions (%)	Non-OTS Thrifts (%)	OTS-Regulated Thrifts (%)	OTS-Regulated Thrift Institutions					
				Federal Charter			State Charter		
				Total (%)	Stock Institutions (%)	Mutual Institutions (%)	Total (%)	Stock Institutions (%)	Mutual Institutions (%)
1978	100.00	22.26	77.74	45.08	0.72	44.37	32.65	17.77	14.88
1979	100.00	20.98	79.02	44.92	0.93	43.99	34.10	18.95	15.15
1980	100.00	20.23	79.77	44.86	1.56	43.31	34.91	20.14	14.76
1981	100.00	19.60	80.40	50.40	6.93	43.47	30.00	16.15	13.84
1982	100.00	18.46	81.54	56.98	11.70	45.28	24.56	12.88	11.68
1983	100.00	17.33	82.67	57.01	15.13	41.88	25.66	15.11	10.55
1984	100.00	11.47	88.53	58.01	23.90	34.11	30.52	20.86	9.66
1985	100.00	12.11	87.89	57.53	26.43	31.10	30.36	21.55	8.81
1986	100.00	12.87	87.13	57.24	31.42	25.82	29.89	22.61	7.29
1987	100.00	14.19	85.81	56.88	37.58	19.29	28.93	22.68	6.26
1988	100.00	14.79	85.21	61.13	44.26	16.86	24.08	18.25	5.82
1989	100.00	16.85	83.15	63.06	47.61	15.45	20.08	14.72	5.36
1990	100.00	18.27	81.73	67.93	52.87	15.06	13.80	8.76	5.04
1991	100.00	19.56	80.44	67.93	54.55	13.39	12.51	7.48	5.03
1992	100.00	21.70	78.30	68.40	56.86	11.54	9.90	6.59	3.31
1993	100.00	22.59	77.41	69.53	59.96	9.58	7.87	5.62	2.25
1994	100.00	23.26	76.74	71.06	63.63	7.43	5.68	3.79	1.89
1995	100.00	24.84	75.16	71.47	64.36	7.11	3.69	2.28	1.42
1996	100.00	25.17	74.83	71.48	64.95	6.53	3.35	2.04	1.31

Definitions and footnotes are included in the appended Technical Notes.

Table 4
Assets of OTS-Regulated Thrift Institutions by Charter Type, 1978 - 1996²
(Dollars in Millions)

End of Year	Thrift Institutions (\$)	OTS-Regulated (\$)	Federal Stock Savings Associations (\$)	Federal Mutual Savings Associations (\$)	Federal Stock Savings Banks (\$)	Federal Mutual Savings Banks (\$)	State Stock Savings Associations (\$)	State Mutual Savings Associations (\$)	State Stock Savings Banks (\$)	State Mutual Savings Banks (\$)
1978	639,700	497,287	4,593	283,811	0	0	113,698	95,185	0	0
1979	701,500	554,358	6,530	308,584	0	0	132,957	106,287	0	0
1980	756,900	603,777	11,799	327,776	0	0	152,450	111,752	0	0
1981	795,800	639,821	55,167	345,949	0	0	128,559	110,146	0	0
1982	841,600	686,225	98,504	381,053	0	0	108,392	98,276	0	0
1983	984,400	813,770	148,927	412,233	0	0	148,741	103,869	0	0
1984	1,144,247	1,012,969	235,221	287,459	38,201	102,900	238,704	110,484	0	0
1985	1,262,647	1,109,789	265,837	281,934	67,930	110,729	272,154	111,204	0	0
1986	1,386,861	1,208,408	279,092	257,743	156,624	100,354	310,530	99,702	2,989	1,374
1987	1,502,111	1,288,981	317,419	220,836	247,131	68,966	331,234	91,699	9,389	2,307
1988	1,606,489	1,368,843	332,669	192,191	378,432	78,724	286,113	86,918	7,140	6,656
1989	1,427,512	1,186,906	261,292	138,756	418,331	81,841	194,382	72,121	15,745	4,438
1990	1,259,178	1,029,165	166,485	109,073	499,274	80,580	109,932	60,640	347	2,834
1991	1,113,002	895,296	115,328	83,817	491,763	65,162	82,987	55,097	222	920
1992	1,030,216	806,661	91,705	69,432	494,126	49,453	67,896	34,049	0	0
1993	1,000,889	774,775	91,111	53,363	508,975	42,516	56,298	22,512	0	0
1994	1,008,644	774,069	94,671	46,650	547,155	28,276	38,222	19,095	0	0
1995	1,025,741	770,982	93,356	41,853	566,803	31,100	23,354	14,516	0	0
1996	1,028,192	769,368	82,713	37,988	585,091	29,157	20,948	13,471	0	0

Table 4.1
Percentage of OTS-Regulated Thrift Assets by Charter Type, 1978 - 1996

End of Year	OTS-regulated Total (%)	Federal Stock Savings Associations (%)	Federal Mutual Savings Associations (%)	Federal Stock Savings Banks (%)	Federal Mutual Savings Banks (%)	State Stock Savings Associations (%)	State Mutual Savings Associations (%)	State Stock Savings Banks (%)	State Mutual Savings Banks (%)
1978	100.00	0.92	57.07	0.00	0.00	22.86	19.14	0.00	0.00
1979	100.00	1.18	55.67	0.00	0.00	23.98	19.17	0.00	0.00
1980	100.00	1.95	54.29	0.00	0.00	25.25	18.51	0.00	0.00
1981	100.00	8.62	54.07	0.00	0.00	20.09	17.22	0.00	0.00
1982	100.00	14.35	55.53	0.00	0.00	15.80	14.32	0.00	0.00
1983	100.00	18.30	50.66	0.00	0.00	18.28	12.76	0.00	0.00
1984	100.00	23.22	28.38	3.77	10.16	23.56	10.91	0.00	0.00
1985	100.00	23.95	25.40	6.12	9.98	24.52	10.02	0.00	0.00
1986	100.00	23.10	21.33	12.96	8.30	25.70	8.25	0.25	0.11
1987	100.00	24.63	17.13	19.17	5.35	25.70	7.11	0.73	0.18
1988	100.00	24.30	14.04	27.65	5.75	20.90	6.35	0.52	0.49
1989	100.00	22.01	11.69	35.25	6.90	16.38	6.08	1.33	0.37
1990	100.00	16.18	10.60	48.51	7.83	10.68	5.89	0.03	0.28
1991	100.00	12.88	9.36	54.93	7.28	9.27	6.15	0.02	0.10
1992	100.00	11.37	8.61	61.26	6.13	8.42	4.22	0.00	0.00
1993	100.00	11.76	6.89	65.69	5.49	7.27	2.91	0.00	0.00
1994	100.00	12.23	6.03	70.69	3.65	4.94	2.47	0.00	0.00
1995	100.00	12.11	5.43	73.52	4.03	3.03	1.88	0.00	0.00
1996	100.00	10.75	4.94	76.05	3.79	2.72	1.75	0.00	0.00

Definitions and footnotes are included in the appended Technical Notes.

Table 5
Deposits of Thrift Institutions by Charter Type, 1978 - 1996²
(Dollars in Millions)

End of Year	Thrift Institutions (\$)	Non-OTS-Regulated (\$)	OTS-Regulated (\$)	Federal Stock Savings Associations (\$)	Federal Mutual Savings Associations (\$)	Federal Stock Savings Banks (\$)	Federal Mutual Savings Banks (\$)	State Stock Savings Associations (\$)	State Mutual Savings Associations (\$)	State Stock Savings Banks (\$)	State Mutual Savings Banks (\$)
1978	562,982	142,600	420,382	3,799	241,497	0	0	92,740	82,346	0	0
1979	605,501	146,000	459,501	5,459	257,351	0	0	106,142	90,549	0	0
1980	652,201	153,500	498,701	9,662	274,291	0	0	119,173	95,575	0	0
1981	668,770	156,500	512,270	40,089	282,514	0	0	96,289	93,378	0	0
1982	706,957	157,000	549,957	69,922	310,831	0	0	84,584	84,620	0	0
1983	840,068	172,800	667,268	111,945	291,858	0	52,968	119,375	91,122	0	0
1984	944,733	122,007	822,726	179,639	245,192	30,140	87,686	184,612	95,457	0	0
1985	1,022,739	139,013	883,726	194,042	241,668	52,309	90,948	208,944	95,815	0	0
1986	1,083,167	153,209	929,958	197,454	219,997	112,995	80,896	228,863	86,618	1,992	1,143
1987	1,137,819	174,478	963,341	219,257	192,304	170,077	56,238	240,056	77,803	5,773	1,833
1988	1,193,134	192,049	1,001,085	226,609	160,958	258,964	61,451	209,436	74,360	4,596	4,711
1989	1,081,417	197,770	883,647	181,232	118,844	295,844	64,004	145,347	62,583	12,007	3,786
1990	987,142	194,713	792,429	118,432	94,249	369,463	66,218	87,796	53,524	309	2,438
1991	906,681	190,928	715,753	84,502	74,694	383,127	56,465	67,044	48,954	204	763
1992	828,353	194,628	633,725	64,025	61,614	381,236	42,373	54,028	30,449	0	0
1993	774,144	193,326	580,818	61,126	46,372	373,965	36,320	43,126	19,909	0	0
1994	737,143	190,869	546,274	61,415	40,099	375,584	23,915	28,778	16,483	0	0
1995	741,892	206,861	535,031	61,014	35,633	381,565	26,471	17,879	12,469	0	0
1996	727,994	208,034	519,940	50,750	31,905	385,505	24,354	15,907	11,489	0	0

Table 5.1
Percentage of Thrift Deposits by Charter Type, 1978 - 1996

End of Year	Thrift Institutions (%)	Non-OTS-Regulated (%)	OTS-Regulated (%)	Federal Stock Savings Associations (%)	Federal Mutual Savings Associations (%)	Federal Stock Savings Banks (%)	Federal Mutual Savings Banks (%)	State Stock Savings Associations (%)	State Mutual Savings Associations (%)	State Stock Savings Banks (%)	State Mutual Savings Banks (%)
1978	100.00	25.33	74.67	0.67	42.90	0.00	0.00	16.47	14.63	0.00	0.00
1979	100.00	24.11	75.89	0.90	42.50	0.00	0.00	17.53	14.95	0.00	0.00
1980	100.00	23.54	76.46	1.48	42.06	0.00	0.00	18.27	14.65	0.00	0.00
1981	100.00	23.40	76.60	5.99	42.24	0.00	0.00	14.40	13.96	0.00	0.00
1982	100.00	22.21	77.79	9.89	43.97	0.00	0.00	11.96	11.97	0.00	0.00
1983	100.00	20.57	79.43	13.33	34.74	0.00	6.31	14.21	10.85	0.00	0.00
1984	100.00	12.91	87.09	19.01	25.95	3.19	9.28	19.54	10.10	0.00	0.00
1985	100.00	13.59	86.41	18.97	23.63	5.11	8.89	20.43	9.37	0.00	0.00
1986	100.00	14.14	85.86	18.23	20.31	10.43	7.47	21.13	8.00	0.18	0.11
1987	100.00	15.33	84.67	19.27	16.90	14.95	4.94	21.10	6.84	0.51	0.16
1988	100.00	16.10	83.90	18.99	13.49	21.70	5.15	17.55	6.23	0.39	0.39
1989	100.00	18.29	81.71	16.76	10.99	27.36	5.92	13.44	5.79	1.11	0.35
1990	100.00	19.73	80.27	12.00	9.55	37.43	6.71	8.89	5.42	0.03	0.25
1991	100.00	21.06	78.94	9.32	8.24	42.26	6.23	7.39	5.40	0.02	0.08
1992	100.00	23.50	76.50	7.73	7.44	46.02	5.12	6.52	3.68	0.00	0.00
1993	100.00	24.97	75.03	7.90	5.99	48.31	4.69	5.57	2.57	0.00	0.00
1994	100.00	25.89	74.11	8.33	5.44	50.95	3.24	3.90	2.24	0.00	0.00
1995	100.00	27.88	72.12	8.19	4.78	51.23	3.55	2.40	1.67	0.00	0.00
1996	100.00	28.58	71.42	6.97	4.38	52.95	3.35	2.19	1.58	0.00	0.00

Definitions and footnotes are included in the appended Technical Notes.

Table 6
Equity Capital of OTS-Regulated Thrift Institutions by Charter Type, 1978 - 1996 ^{2, 3}
(Dollars in Millions)

End of Year	OTS-Regulated (\$)	Federal Stock Savings Associations (\$)	Federal Mutual Savings Associations (\$)	Federal Stock Savings Banks (\$)	Federal Mutual Savings Banks (\$)	State Stock Savings Associations (\$)	State Mutual Savings Associations (\$)	State Stock Savings Banks (\$)	State Mutual Savings Banks (\$)
1978	28,119	224	15,781	0	0	6,546	5,568	0	0
1979	31,598	323	17,432	0	0	7,581	6,262	0	0
1980	32,353	576	17,433	0	0	8,126	6,218	0	0
1981	27,035	2,317	14,522	0	0	5,302	4,894	0	0
1982	20,253	3,764	9,616	0	0	3,611	3,262	0	0
1983	25,491	6,387	8,144	0	2,238	5,294	3,428	0	0
1984	27,910	9,187	4,957	1,801	2,274	6,655	3,036	0	0
1985	35,170	12,528	4,590	3,349	2,799	8,360	3,544	0	0
1986	41,510	15,494	4,200	8,801	2,365	6,758	3,726	116	50
1987	37,135	15,920	(1,649)	13,093	1,907	3,376	3,942	442	104
1988	47,845	15,684	3,813	16,789	2,796	4,412	3,752	280	319
1989	52,137	13,672	6,127	17,833	3,182	6,292	4,150	691	190
1990	51,703	8,758	6,138	25,489	3,691	3,539	3,932	23	133
1991	53,161	6,764	5,803	28,058	4,049	4,536	3,876	15	60
1992	55,865	6,178	5,773	33,091	3,401	4,682	2,740	0	0
1993	58,126	7,243	5,233	36,040	3,192	4,354	2,064	0	0
1994	57,906	7,181	4,919	38,211	2,385	3,340	1,870	0	0
1995	61,744	7,721	4,637	42,741	2,910	2,141	1,594	0	0
1996	60,942	6,813	4,387	43,478	2,778	2,003	1,484	0	0

Table 6.1
Ratio of Equity Capital-to-Total Assets of OTS-Regulated Thrift Institutions by Charter Type, 1978 - 1996

End of Year	OTS-Regulated (%)	Federal Stock Savings Associations (%)	Federal Mutual Savings Associations (%)	Federal Stock Savings Banks (%)	Federal Mutual Savings Banks (%)	State Stock Savings Associations (%)	State Mutual Savings Associations (%)	State Stock Savings Banks (%)	State Mutual Savings Banks (%)
1978	5.65	4.88	5.56	0.00	0.00	5.76	5.85	0.00	0.00
1979	5.70	4.95	5.65	0.00	0.00	5.70	5.89	0.00	0.00
1980	5.36	4.88	5.32	0.00	0.00	5.33	5.56	0.00	0.00
1981	4.23	4.20	4.20	0.00	0.00	4.12	4.44	0.00	0.00
1982	2.95	3.82	2.52	0.00	0.00	3.33	3.32	0.00	0.00
1983	3.13	4.29	2.34	0.00	0.28	3.56	3.30	0.00	0.00
1984	2.76	3.91	1.72	4.71	2.21	2.79	2.75	0.00	0.00
1985	3.17	4.71	1.63	4.93	2.53	3.07	3.19	0.00	0.00
1986	3.44	5.55	1.63	5.62	2.36	2.18	3.74	3.88	3.64
1987	2.88	5.02	(0.75)	5.30	2.77	1.02	4.30	4.71	4.51
1988	3.50	4.71	1.98	4.44	3.55	1.54	4.32	3.92	4.79
1989	4.39	5.23	4.42	4.26	3.89	3.24	5.75	4.39	4.28
1990	5.02	5.26	5.63	5.11	4.58	3.22	6.48	6.63	4.69
1991	5.94	5.87	6.92	5.71	6.21	5.47	7.03	6.76	6.52
1992	6.93	6.74	8.31	6.70	6.88	6.90	8.05	0.00	0.00
1993	7.50	7.95	9.81	7.08	7.51	7.73	9.17	0.00	0.00
1994	7.48	7.59	10.54	6.98	8.43	8.74	9.79	0.00	0.00
1995	8.01	8.26	11.02	7.54	9.41	9.16	10.98	0.00	0.00
1996	7.92	8.23	11.53	7.44	9.52	9.56	11.02	0.00	0.00

Definitions and footnotes are included in the appended Technical Notes.

Office of Thrift Supervision / 1996 Fact Book
Table 6

Table 7
OTS-Regulated Thrift Institutions: Profile by Asset Size Group, 1978 - 1996
(Dollars in Millions)

Assets From \$0 - \$100 Million					Assets From \$500 Million - \$1 Billion						
Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)		
1978	2,947	109,830	95,867	6,546	851	1978	105	73,082	61,021	3,829	566
1979	2,850	108,762	94,588	6,722	705	1979	110	75,957	61,795	4,072	498
1980	2,741	106,924	93,947	6,422	190	1980	118	81,298	65,696	4,052	73
1981	2,494	99,569	87,240	5,207	(626)	1981	121	82,053	65,311	3,199	(673)
1982	2,091	84,344	74,853	3,712	(635)	1982	135	92,727	75,273	2,261	(606)
1983	1,804	76,817	69,363	3,200	121	1983	171	117,976	98,132	3,071	281
1984	1,695	75,465	68,789	2,886	200	1984	199	140,244	115,568	3,548	261
1985	1,736	78,148	71,153	3,160	309	1985	194	135,931	113,212	3,635	362
1986	1,666	77,741	70,500	3,025	115	1986	196	137,297	112,181	3,152	(943)
1987	1,597	76,095	68,744	2,344	(572)	1987	186	131,418	108,830	(158)	(2,424)
1988	1,472	71,069	64,239	1,855	(984)	1988	180	125,795	101,508	2,646	(2,690)
1989	1,310	63,146	55,965	4,048	(96)	1989	161	111,437	88,133	5,449	(516)
1990	1,190	57,591	51,092	4,127	26	1990	137	95,552	78,363	5,183	(247)
1991	1,047	51,558	45,698	3,993	227	1991	125	86,777	72,092	5,135	260
1992	938	46,714	40,982	3,929	430	1992	114	78,837	64,717	5,587	674
1993	832	42,296	36,480	3,899	439	1993	104	70,922	55,522	5,780	571
1994	762	38,195	32,083	3,767	308	1994	102	69,447	52,181	5,769	464
1995	686	35,136	29,500	3,748	247	1995	101	69,033	50,709	6,265	494
1996	627	32,365	26,469	3,670	138	1996	92	63,331	46,721	5,895	393
1996 Adj					244	1996 Adj					574

Assets From \$100 - \$250 Million					Assets From \$1 Billion - \$5 Billion						
Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)		
1978	704	109,781	94,256	6,237	830	1978	58	95,115	78,288	5,207	770
1979	738	114,964	97,518	6,711	696	1979	77	130,811	104,623	6,908	857
1980	765	119,445	102,230	6,699	117	1980	90	164,426	129,269	7,937	201
1981	739	115,591	97,720	5,300	(862)	1981	106	198,005	148,577	7,044	(1,480)
1982	676	106,526	91,237	3,450	(843)	1982	113	217,038	165,683	5,242	(1,189)
1983	717	112,079	98,759	3,112	205	1983	134	264,454	207,483	7,826	305
1984	752	119,343	106,488	2,584	196	1984	170	331,870	257,150	9,073	148
1985	788	124,813	111,789	2,980	178	1985	191	373,435	284,763	12,619	1,326
1986	813	128,451	114,720	2,655	(262)	1986	195	383,828	286,731	13,165	(706)
1987	810	127,761	113,959	1,293	(1,753)	1987	201	409,061	295,935	12,734	(2,258)
1988	730	115,781	101,672	2,897	(1,984)	1988	204	433,935	308,232	14,312	(6,025)
1989	645	103,579	90,015	5,453	(202)	1989	181	391,879	285,159	15,230	(2,517)
1990	588	93,482	82,603	5,720	(2)	1990	158	334,220	249,874	15,267	(1,888)
1991	546	85,485	75,260	5,813	345	1991	133	281,620	218,517	16,084	550
1992	474	74,643	64,714	5,762	696	1992	112	241,334	182,520	16,690	1,650
1993	419	66,442	56,019	5,783	757	1993	100	219,769	157,539	16,269	1,235
1994	388	61,401	50,343	5,841	514	1994	88	202,497	137,680	15,771	1,452
1995	371	59,456	48,802	6,001	488	1995	87	189,218	135,149	15,555	1,231
1996	341	54,865	43,413	5,638	277	1996	81	161,519	109,858	12,702	1,176
1996 Adj					457	1996 Adj					1,577

Assets From \$250 - \$500 Million					Assets Over \$5 Billion						
Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)		
1978	230	77,052	65,588	4,217	579	1978	4	32,427	25,362	2,085	324
1979	259	87,101	72,422	4,850	526	1979	4	36,763	28,555	2,336	331
1980	275	92,775	77,808	4,852	79	1980	4	38,909	29,751	2,390	121
1981	286	98,194	79,712	3,791	(820)	1981	5	46,409	33,710	2,493	(170)
1982	261	91,050	74,835	2,258	(669)	1982	11	94,540	68,076	3,330	(200)
1983	307	105,068	89,694	2,593	294	1983	13	137,376	103,837	5,690	739
1984	321	109,725	95,362	2,313	161	1984	23	236,322	179,369	7,506	28
1985	337	115,419	101,121	2,557	129	1985	28	282,043	201,688	10,219	1,706
1986	342	116,246	101,733	2,888	(194)	1986	35	364,845	244,093	16,625	2,602
1987	336	115,092	99,378	1,163	(1,405)	1987	39	429,554	276,495	19,759	1,005
1988	336	115,809	96,681	3,972	(1,702)	1988	47	506,454	328,753	22,163	122
1989	283	96,658	81,235	5,236	(162)	1989	36	420,207	283,140	16,721	(3,290)
1990	257	88,172	74,855	5,457	(113)	1990	29	360,148	255,642	15,949	(1,593)
1991	235	80,717	68,989	5,465	371	1991	24	309,139	235,197	16,671	(558)
1992	211	74,564	63,064	5,561	654	1992	22	290,569	217,728	18,336	999
1993	191	68,000	56,067	5,617	729	1993	23	307,346	219,191	20,778	1,186
1994	178	61,949	47,961	5,375	511	1994	25	340,580	226,026	21,383	1,026
1995	167	58,002	45,330	5,533	446	1995	25	360,137	225,541	24,642	2,454
1996	162	56,084	43,173	5,316	305	1996	31	401,204	250,276	27,722	2,461
1996 Adj					471	1996 Adj					3,479

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.

Definitions and footnotes are included in the appended Technical Notes.

Table 8
Number of Federally-Insured Thrift Institutions by Insurance Fund, 1978 - 1996

End of Year	Thrift Institutions	FDIC-Insured			FSLIC-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
1978	4,373	325	325	0	4,048	0	4,048
1979	4,362	324	324	0	4,038	0	4,038
1980	4,319	326	326	0	3,993	0	3,993
1981	4,088	337	337	0	3,751	0	3,751
1982	3,608	321	321	0	3,287	0	3,287
1983	3,440	304	304	0	3,146	0	3,146
1984	3,394	258	258	24	3,136	0	3,136
1985	3,626	352	352	28	3,246	0	3,246
1986	3,677	430	430	27	3,220	0	3,220
1987	3,622	453	453	22	3,147	0	3,147
1988	3,438	469	469	21	2,948	0	2,948

End of Year	Thrift Institutions	BIF-Insured			SAIF-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
1989	3,087	491	471	20	2,596	0	2,596
1990	2,815	469	451	18	2,346	5	2,341
1991	2,561	441	426	15	2,118	23	2,095
1992	2,390	414	398	17	1,974	120	1,854
1993	2,262	404	388	16	1,858	205	1,653
1994	2,152	386	369	17	1,766	240	1,526
1995	2,030	383	357	26	1,647	236	1,411
1996	1,924	381	354	27	1,543	236	1,307

Table 8.1
Percentage of Federally-Insured Thrift Institutions by Insurance Fund, 1978 - 1996

End of Year	Thrift Institutions	FDIC-Insured			FSLIC-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
		(%)	(%)	(%)	(%)	(%)	(%)
1978	100.00	7.43	7.43	0.00	92.57	0.00	92.57
1979	100.00	7.43	7.43	0.00	92.57	0.00	92.57
1980	100.00	7.55	7.55	0.00	92.45	0.00	92.45
1981	100.00	8.24	8.24	0.00	91.76	0.00	91.76
1982	100.00	8.90	8.90	0.00	91.10	0.00	91.10
1983	100.00	8.84	8.84	0.00	91.45	0.00	91.45
1984	100.00	7.60	7.60	0.71	92.40	0.00	92.40
1985	100.00	9.71	9.71	0.77	89.52	0.00	89.52
1986	100.00	11.69	11.69	0.73	87.57	0.00	87.57
1987	100.00	12.51	12.51	0.61	86.89	0.00	86.89
1988	100.00	13.64	13.64	0.61	85.75	0.00	85.75

End of Year	Thrift Institutions	BIF-Insured			SAIF-Insured		
		Total	FDIC-Regulated	OTS-Regulated	Total	FDIC-Regulated	OTS-Regulated
		(%)	(%)	(%)	(%)	(%)	(%)
1989	100.00	15.91	15.26	0.65	84.09	0.00	84.09
1990	100.00	16.66	16.02	0.64	83.34	0.18	83.16
1991	100.00	17.22	16.63	0.59	82.70	0.90	81.80
1992	100.00	17.32	16.65	0.71	82.59	5.02	77.57
1993	100.00	17.86	17.15	0.71	82.14	9.06	73.08
1994	100.00	17.94	17.15	0.79	82.06	11.15	70.91
1995	100.00	18.87	17.59	1.28	81.13	11.63	69.51
1996	100.00	19.80	18.40	1.40	80.20	12.27	67.93

Definitions and footnotes are included in the appended Technical Notes.

Table 9
Assets of Federally-Insured Thrift Institutions by Insurance Fund, 1978 - 1996
(Dollars in millions)

End of Year	Thrift Institutions (\$)	FDIC-Insured			FSLIC-Insured		
		Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)	Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)
1978	639,700	142,412	142,352	0	497,288	0	497,288
1979	701,500	147,142	147,142	0	554,358	0	554,358
1980	756,900	153,123	152,565	0	603,777	0	603,777
1981	795,800	155,979	155,860	0	639,821	0	639,821
1982	841,600	155,375	155,307	0	686,225	0	686,225
1983	984,400	170,630	170,719	0	813,770	0	813,770
1984	1,144,247	178,922	135,524	43,398	969,571	0	969,571
1985	1,262,647	205,273	157,385	47,888	1,061,901	0	1,061,901
1986	1,386,861	230,768	178,453	52,315	1,156,093	0	1,156,093
1987	1,502,111	261,885	217,136	44,749	1,244,232	0	1,244,232
1988	1,606,489	283,780	237,646	46,134	1,322,709	0	1,322,709

End of Year	Thrift Institutions (\$)	BIF-Insured			SAIF-Insured		
		Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)	Total (\$)	FDIC-Regulated (\$)	OTS-Regulated (\$)
1989	1,427,512	240,606	240,606	39,389	1,147,517	0	1,147,517
1990	1,259,178	227,684	227,684	31,313	1,000,180	2,328	997,852
1991	1,113,002	211,366	211,366	25,951	875,685	6,340	869,345
1992	1,030,216	197,900	197,900	16,942	815,374	25,654	789,720
1993	1,000,889	188,400	188,400	71,302	741,187	37,714	703,473
1994	1,008,644	184,754	184,754	73,529	750,361	49,821	700,540
1995	1,025,741	203,931	203,931	99,269	722,541	50,828	671,713
1996	1,028,192	315,768	203,312	112,456	712,425	55,514	656,911

Table 9.1
Percentage of Federally-Insured Thrift Industry Assets by Insurance Fund, 1978 - 1996

End of Year	Thrift Institutions (%)	FDIC-Insured			FSLIC-Insured		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1978	100.00	22.26	22.25	0.00	77.74	0.00	77.74
1979	100.00	20.98	20.98	0.00	79.02	0.00	79.02
1980	100.00	20.23	20.16	0.00	79.77	0.00	79.77
1981	100.00	19.60	19.59	0.00	80.40	0.00	80.40
1982	100.00	18.46	18.45	0.00	81.54	0.00	81.54
1983	100.00	17.33	17.34	0.00	82.67	0.00	82.67
1984	100.00	15.64	11.84	3.79	84.73	0.00	84.73
1985	100.00	16.26	12.46	3.79	84.10	0.00	84.10
1986	100.00	16.64	12.87	3.77	83.36	0.00	83.36
1987	100.00	17.43	14.46	2.98	82.83	0.00	82.83
1988	100.00	17.66	14.79	2.87	82.34	0.00	82.34

End of Year	Thrift Institutions (%)	BIF-Insured			SAIF-Insured		
		Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)	Total (%)	FDIC-Regulated (%)	OTS-Regulated (%)
1989	100.00	16.85	16.85	2.76	80.39	0.00	80.39
1990	100.00	18.08	18.08	2.49	79.43	0.18	79.25
1991	100.00	18.99	18.99	2.33	78.68	0.57	78.11
1992	100.00	19.21	19.21	1.64	79.15	2.49	76.66
1993	100.00	18.82	18.82	7.12	74.05	3.77	70.28
1994	100.00	18.32	18.32	7.29	74.39	4.94	69.45
1995	100.00	19.88	19.88	9.68	70.44	4.96	65.49
1996	100.00	30.71	19.77	10.94	69.29	5.40	63.89

Definitions and footnotes are included in the appended Technical Notes.

Table 10
OTS-Regulated Thrift Industry Profile, 1940 - 1996
(Dollars in Millions)

Year	Number (#)	Assets (\$)	Deposits (\$)	Equity Capital (\$)	Earnings (\$)
1940	2,277	2,926	2,207	192	25
1941	2,343	3,353	2,599	223	10
1942	2,398	3,643	2,982	265	39
1943	2,447	4,173	3,571	307	42
1944	2,466	4,995	4,319	351	42
1945	2,475	6,123	5,211	412	61
1946	2,496	7,294	6,184	489	80
1947	2,536	8,528	7,177	578	83
1948	2,616	9,715	8,255	676	82
1949	2,756	11,278	9,700	804	110
1950	2,860	13,691	11,374	985	148
1951	3,020	16,204	13,653	1,189	164
1952	3,172	19,656	16,732	1,402	180
1953	3,304	23,593	20,252	1,643	220
1954	3,433	28,367	24,529	1,926	274
1955	3,544	34,198	29,241	2,301	344
1956	3,666	39,338	34,152	2,699	375
1957	3,722	44,459	38,773	3,109	396
1958	3,881	51,311	44,670	3,596	465
1959	3,979	59,550	51,160	4,142	538
1960	4,098	67,430	58,662	4,731	548
1961	4,221	77,984	67,312	5,463	712
1962	4,322	89,545	76,743	6,305	817
1963	4,419	103,154	87,526	6,986	672
1964	4,463	114,652	97,861	7,705	788
1965	4,508	124,576	106,103	8,553	785
1966	4,510	129,045	109,772	8,957	609
1967	4,487	138,489	120,184	9,411	595
1968	4,470	147,736	127,244	10,173	846
1969	4,438	156,788	130,995	11,072	1,013
1970	4,365	170,645	141,703	11,820	925
1971	4,271	199,984	169,045	12,985	1,314
1972	4,191	236,349	200,970	14,526	1,687
1973	4,163	264,797	220,893	16,509	1,897
1974	4,141	288,223	236,689	17,868	1,483
1975	4,078	330,259	278,774	19,175	1,448
1976	4,044	383,172	328,214	21,372	2,250
1977	4,065	449,997	378,782	24,525	3,198
1978	4,048	497,287	420,382	28,121	3,920
1979	4,038	554,358	459,501	31,599	3,613
1980	3,993	603,777	498,701	32,353	781
1981	3,751	639,821	512,270	27,034	(4,631)
1982	3,287	686,225	549,957	25,567	(4,142)
1983	3,146	813,770	667,268	32,980	1,945
1984	3,160	1,012,969	822,726	27,910	994
1985	3,274	1,109,789	883,726	35,170	4,010
1986	3,247	1,208,408	929,958	41,510	610
1987	3,169	1,288,981	963,341	37,135	(7,407)
1988	2,969	1,368,843	1,001,085	47,845	(13,263)
1989	2,616	1,186,906	883,647	52,137	(6,783)
1990	2,359	1,029,165	792,429	51,703	(3,817)
1991	2,110	895,296	715,753	53,161	1,195
1992	1,871	806,662	633,725	55,865	5,103
1993	1,669	774,775	580,818	58,126	4,917
1994	1,543	774,069	546,274	57,906	4,275
1995	1,437	770,982	535,031	61,744	5,378
1996	1,334	769,367	519,940	60,942	4,740
1996 Adj					6,802

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 11
Deposits at OTS-Regulated Thrift Institutions, Insured and Uninsured, 1940 - 1996
(Dollars in Millions)

Year	Number (#)	Deposits (\$)	Insured Deposits		Uninsured Deposits	
			(\$)	(%)	(\$)	(%)
1940	2,277	2,207	2,082	94.34	125	5.66
1941	2,343	2,599	2,445	94.07	154	5.93
1942	2,398	2,982	2,855	95.74	127	4.26
1943	2,447	3,571	3,417	95.69	154	4.31
1944	2,466	4,319	4,137	95.79	182	4.21
1945	2,475	5,211	4,941	94.82	270	5.18
1946	2,496	6,184	5,811	93.97	373	6.03
1947	2,536	7,177	6,712	93.52	465	6.48
1948	2,616	8,255	7,716	93.47	539	6.53
1949	2,756	9,700	9,064	93.44	636	6.56
1950	2,860	11,374	11,158	98.10	216	1.90
1951	3,020	13,653	13,323	97.58	330	2.42
1952	3,172	16,732	16,271	97.24	461	2.76
1953	3,304	20,252	19,587	96.72	665	3.28
1954	3,433	24,529	23,746	96.81	783	3.19
1955	3,544	29,241	28,145	96.25	1,096	3.75
1956	3,666	34,152	32,875	96.26	1,277	3.74
1957	3,772	38,773	37,334	96.29	1,439	3.71
1958	3,881	44,670	42,722	95.64	1,948	4.36
1959	3,979	51,160	48,797	95.38	2,363	4.62
1960	4,098	58,662	55,808	95.13	2,854	4.87
1961	4,221	67,312	64,139	95.29	3,173	4.71
1962	4,332	76,743	72,535	94.52	4,208	5.48
1963	4,419	87,526	82,048	93.74	5,478	6.26
1964	4,463	97,861	92,870	94.90	4,991	5.10
1965	4,508	106,103	99,052	93.35	7,051	6.65
1966	4,510	109,772	106,955	97.43	2,817	2.57
1967	4,487	120,184	116,562	96.99	3,622	3.01
1968	4,470	127,244	123,184	96.81	4,060	3.19
1969	4,438	130,995	128,883	98.39	2,112	1.61
1970	4,365	141,703	137,146	96.78	4,557	3.22
1971	4,271	169,045	163,450	96.69	5,595	3.31
1972	4,191	200,970	190,942	95.01	10,028	4.99
1973	4,163	220,893	209,979	95.06	10,914	4.94
1974	4,141	236,689	232,336	98.16	4,353	1.84
1975	4,078	278,774	271,451	97.37	7,323	2.63
1976	4,044	328,214	316,700	96.49	11,514	3.51
1977	4,065	378,782	362,816	95.78	15,966	4.22
1978	4,048	420,382	406,216	96.63	14,166	3.37
1979	4,038	459,501	432,668	94.16	26,833	5.84
1980	3,993	498,701	459,034	92.05	39,667	7.95
1981	3,751	512,270	464,786	90.73	47,484	9.27
1982	3,287	549,957	494,455	89.91	55,502	10.09
1983	3,146	667,268	587,216	88.00	80,052	12.00
1984	3,160	822,726	706,130	85.83	116,596	14.17
1985	3,274	883,726	772,481	87.41	111,245	12.59
1986	3,247	929,958	809,831	87.08	120,127	12.92
1987	3,169	963,341	834,879	86.66	128,462	13.34
1988	2,969	1,001,085	867,014	86.61	134,071	13.39
1989	2,616	883,647	771,474	87.31	112,173	12.69
1990	2,359	792,429	706,670	89.18	85,759	10.82
1991	2,110	715,753	643,549	89.91	72,204	10.09
1992	1,871	633,725	567,459	89.54	66,266	10.46
1993	1,669	580,818	517,188	89.04	63,630	10.96
1994	1,543	546,274	485,568	88.89	60,706	11.11
1995	1,437	535,031	468,831	87.63	66,200	12.37
1996	1,334	519,940	448,921	86.34	71,019	13.66

Definitions and footnotes are included in the appended Technical Notes.

Table 12
Balance Sheet Composition of Federally-Insured Thrifts, 1984 - 1996

Assets
(Dollars in Millions)

End of Year	Cash and Invest. Securities (\$)	Mortgage-Backed Securities (\$)	Single-Family Loans (\$)	Multi-Family Loans (\$)	Construction and Land Development (\$)	Non-Residential Loans (\$)	Consumer Loans (\$)	Commercial Loans (\$)	Real Estate Owned (\$)	Other Assets (\$)	Assets (\$)
1984	188,534	116,748	517,786	76,199	25,141	101,344	44,163	16,715	10,508	47,109	1,144,247
1985	197,745	120,506	542,636	88,192	64,535	89,684	57,686	24,418	15,469	61,776	1,262,647
1986	226,802	165,800	528,476	79,331	96,384	101,253	64,104	32,817	21,809	70,085	1,386,861
1987	221,024	223,978	561,131	89,260	89,930	112,122	69,899	34,028	28,803	71,936	1,502,111
1988	227,749	229,166	625,568	92,083	88,164	116,999	68,121	44,920	33,155	80,564	1,606,489
1989	190,838	189,577	592,339	83,832	65,907	104,825	58,293	40,731	27,294	73,876	1,427,512
1990	156,624	168,774	544,269	77,448	44,403	89,598	47,945	31,258	27,822	71,037	1,259,178
1991	135,468	153,927	506,432	70,586	26,571	74,495	40,694	22,930	22,209	59,690	1,113,002
1992	147,929	154,421	469,251	66,109	19,441	61,295	36,638	12,038	15,870	47,224	1,030,216
1993	143,666	163,362	455,760	64,283	19,026	56,367	37,568	9,825	8,420	42,612	1,000,889
1994	142,738	172,713	467,898	62,671	20,024	52,332	38,577	9,894	4,832	36,965	1,008,644
1995	110,907	215,660	477,711	59,921	21,723	50,623	40,421	12,215	3,475	33,085	1,025,741
1996	82,819	193,079	502,169	59,530	25,429	50,186	44,939	14,848	2,413	52,780	1,028,192

Liabilities and Equity
(Dollars in Millions)

End of Year	Number of Thrifts (#)	Deposits (\$)	FHLB Advances (\$)	Other Borrowings (\$)	Other Liabilities (\$)	Total Liabilities (\$)	Equity Capital (\$)	Total Liabil. and Equity (\$)
1984	3,418	944,733	72,403	76,434	15,611	1,109,181	35,066	1,144,247
1985	3,626	1,022,739	85,810	89,315	20,002	1,217,866	44,781	1,262,647
1986	3,677	1,083,167	102,420	121,246	24,255	1,331,088	55,773	1,386,861
1987	3,622	1,137,819	121,014	167,870	21,654	1,448,357	53,754	1,502,111
1988	3,438	1,193,134	138,326	184,410	24,621	1,540,491	65,997	1,606,489
1989	3,087	1,081,417	116,676	137,158	22,890	1,358,141	69,371	1,427,512
1990	2,815	987,142	93,396	94,515	16,590	1,191,643	67,535	1,259,178
1991	2,561	906,681	66,483	57,951	13,259	1,044,374	68,628	1,113,002
1992	2,390	828,353	64,058	52,429	11,025	955,865	74,351	1,030,216
1993	2,262	774,144	76,035	60,514	11,774	922,467	78,422	1,000,889
1994	2,152	737,143	88,861	91,915	10,679	928,598	80,046	1,008,644
1995	2,030	741,892	95,912	89,183	12,691	939,678	86,063	1,025,741
1996	1,924	727,994	103,095	100,232	11,061	942,382	85,810	1,028,192

Definitions and footnotes are included in the appended Technical Notes.

Table 12.1
Balance Sheet Percentage Composition of Federally-Insured Thrifts 1984 - 1996

Assets

End of Year	Cash and Invest. Securities (%)	Mortgage-Backed Securities (%)	Single-Family Loans (%)	Multi-Family Loans (%)	Construction and Land Development (%)	Non-Residential Loans (%)	Consumer Loans (%)	Commercial Loans (%)	Real Estate Owned (%)	Other Assets (%)	Total Assets (%)
1984	16.48	10.20	45.25	6.66	2.20	8.86	3.86	1.46	0.92	4.12	100.00
1985	15.66	9.54	42.98	6.98	5.11	7.10	4.57	1.93	1.23	4.89	100.00
1986	16.35	11.96	38.11	5.72	6.95	7.30	4.62	2.37	1.57	5.05	100.00
1987	14.71	14.91	37.36	5.94	5.99	7.46	4.65	2.27	1.92	4.79	100.00
1988	14.18	14.27	38.94	5.73	5.49	7.28	4.24	2.80	2.06	5.01	100.00
1989	13.37	13.28	41.49	5.87	4.62	7.34	4.08	2.85	1.91	5.18	100.00
1990	12.44	13.40	43.22	6.15	3.53	7.12	3.81	2.48	2.21	5.64	100.00
1991	12.17	13.83	45.50	6.34	2.39	6.69	3.66	2.06	2.00	5.36	100.00
1992	14.36	14.99	45.55	6.42	1.89	5.95	3.56	1.17	1.54	4.58	100.00
1993	14.35	16.32	45.54	6.42	1.90	5.63	3.75	0.98	0.84	4.26	100.00
1994	14.15	17.12	46.39	6.21	1.99	5.19	3.82	0.98	0.48	3.66	100.00
1995	10.81	21.02	46.57	5.84	2.12	4.94	3.94	1.19	0.34	3.23	100.00
1996	8.05	18.78	48.84	5.79	2.47	4.88	4.37	1.44	0.23	5.13	100.00

Liabilities and Equity

End of Year	Number of Thrifts (#)	Total Deposits (%)	FHLB Advances (%)	Other Borrowings (%)	Other Liabilities (%)	Total Liabilities (%)	Equity Capital (%)	Total Liabil. and Equity (%)
1984	3,418	82.56	6.33	6.68	1.36	96.94	3.06	100.00
1985	3,626	81.00	6.80	7.07	1.58	96.45	3.55	100.00
1986	3,677	78.10	7.39	8.74	1.75	95.98	4.02	100.00
1987	3,622	75.75	8.06	11.18	1.44	96.42	3.58	100.00
1988	3,438	74.27	8.61	11.48	1.53	95.89	4.11	100.00
1989	3,087	75.76	8.17	9.61	1.60	95.14	4.86	100.00
1990	2,815	78.40	7.42	7.51	1.32	94.64	5.36	100.00
1991	2,561	81.46	5.97	5.21	1.19	93.83	6.17	100.00
1992	2,390	80.41	6.22	5.09	1.07	92.78	7.22	100.00
1993	2,262	77.35	7.60	6.05	1.18	92.16	7.84	100.00
1994	2,152	73.08	8.81	9.11	1.06	92.06	7.94	100.00
1995	2,030	72.33	9.35	8.69	1.24	91.61	8.39	100.00
1996	1,924	70.80	10.03	9.75	1.08	91.65	8.35	100.00

Definitions and footnotes are included in the appended Technical Notes.

Table 13
Composition of OTS-Regulated Thrift Industry Assets, 1940 - 1996⁵
(Dollars in Millions)

End of Year	Cash and Investment Securities (\$)	Mortgage-Backed Securities (\$)	Single-Family Loans (\$)	Multi-Family Loans (\$)	Const. Loans (\$)	Land Loans (\$)	Non-Residential Loans (\$)	Consumer Loans (\$)	Commercial Loans (\$)	Real Estate Owned (\$)	Other Assets (\$)	Less: Contra Assets (\$)	Total Assets (\$)
1940	207		2,340								379		2,926
1941	263		2,747								343		3,353
1942	466		2,870								307		3,643
1943	902		3,007								264		4,173
1944	1,508		3,248								239		4,995
1945	2,159		3,747								217		6,123
1946	1,874		5,207								213		7,294
1947	1,725		6,564								239		8,528
1948	1,659		7,770								286		9,715
1949	1,907		9,015								356		11,278
1950	2,004		11,182								505		13,691
1951	2,332		13,229								643		16,204
1952	2,764		16,085								807		19,656
1953	3,092		19,517								984		23,593
1954	3,663		23,558								1,146		28,367
1955	4,133		28,686								1,379		34,198
1956	4,778		32,917								1,643		39,338
1957	5,418		37,094								1,947		44,459
1958	6,461		42,594								2,256		51,311
1959	6,848		49,970								2,732		59,550
1960	7,426		56,812								3,192		67,430
1961	8,697		65,525								3,762		77,984
1962	9,690		75,550								4,305		89,545
1963	10,694		87,453								5,007		103,154
1964	11,285		97,612								5,775		114,672
1965	11,647		106,333								6,596		124,576
1966	11,609		110,511								6,925		129,045
1967	13,395		117,832								6,040		138,489
1968	13,529		126,756								6,083		147,736
1969	13,295		136,031								5,843		156,788
1970	15,846		146,043								724	6,119	170,645
1971	20,245		169,568								744	6,562	199,984
1972	23,552		200,876								752	7,348	236,349
1973	20,304		226,155								883	14,213	264,797
1974	22,444		243,554								1,187	17,317	288,223
1975	29,900		272,456			1,957					1,623	20,170	330,259
1976	34,606	10,377	302,508		13,824	3,313					1,884	10,365	383,172
1977	38,038	12,698	355,682		18,407	3,890					1,755	12,094	449,997
1978	43,403	16,079	346,098	35,165	21,366	4,351	10,813	8,783	7,760	1,684	18,171	16,386	497,287
1979	45,866	19,926	383,988	36,700	21,350	5,140	15,328	12,217	9,784	1,777	23,202	20,920	554,358
1980	55,940	26,770	407,873	37,179	16,659	5,365	18,375	14,284	11,708	2,256	27,520	20,152	603,777
1981	61,066	32,802	422,061	36,810	16,006	5,960	18,226	15,043	13,281	3,253	31,951	16,638	639,821
1982	80,607	61,050	398,140	39,568	22,394	6,792	19,895	16,637	16,070	5,392	50,692	31,012	686,225
1983	109,667	92,730	422,024	51,286	43,274	12,814	27,561	21,824	22,949	3,694	60,103	54,156	813,770
1984	146,580	116,952	471,566	68,419	59,932	23,488	90,432	37,004	13,303	5,473	29,168	49,348	1,012,969
1985	152,566	120,768	487,344	80,074	30,007	31,973	77,403	48,616	19,605	9,723	102,671	50,961	1,109,789
1986	174,081	166,239	465,670	70,152	59,932	31,919	86,481	53,521	26,030	16,053	108,101	49,771	1,208,408
1987	176,067	210,966	484,458	76,677	54,262	27,660	92,900	58,071	24,727	25,297	111,614	53,718	1,288,981
1988	191,785	209,418	526,937	78,265	52,124	25,735	93,768	62,068	34,565	27,967	113,118	46,907	1,368,843
1989	159,657	168,459	489,260	69,158	40,057	15,999	80,252	54,835	30,330	21,792	91,126	34,019	1,186,906
1990	137,052	149,098	442,967	63,160	26,218	10,879	64,952	46,310	22,499	22,329	69,029	25,328	1,029,165
1991	115,810	127,304	408,322	57,316	15,655	6,436	52,653	40,725	16,928	17,124	55,972	18,949	895,296
1992	127,184	116,849	368,748	53,180	11,992	4,173	42,727	36,011	7,225	12,650	42,599	16,676	806,662
1993	120,949	119,530	354,750	53,335	12,669	3,719	38,687	35,375	5,152	6,802	39,345	15,538	774,775
1994	112,943	127,554	364,022	51,273	13,642	3,304	34,531	35,913	5,218	3,785	37,608	15,724	774,069
1995	109,034	125,457	365,290	48,760	14,739	3,478	32,876	37,796	7,198	2,754	37,978	14,377	770,982
1996	98,256	110,977	383,858	48,784	17,572	3,784	32,642	39,858	9,394	2,280	38,107	16,145	769,367

Definitions and footnotes are included in the appended Technical Notes.

Table 13.1
Percentage of OTS-Regulated Thrift Industry Assets, 1940 - 1996⁵

End of Year	Cash and Investment Securities (%)	Mortgage Backed Securities (%)	Single-Family Loans (%)	Multi-Family Loans (%)	Const. Loans (%)	Land Loans (%)	Non-Residential Loans (%)	Consumer Loans (%)	Comm. Loans (%)	Real Estate Owned (%)	Other Assets (%)	Less: Contra Assets (%)	Total Assets (%)
1940	7.07		79.97								12.95		100.00
1941	7.84		81.93								10.23		100.00
1942	12.79		78.78								8.43		100.00
1943	21.62		72.06								6.33		100.00
1944	30.19		65.03								4.78		100.00
1945	35.26		61.20								3.54		100.00
1946	25.69		71.39								2.92		100.00
1947	20.23		76.97								2.80		100.00
1948	17.08		79.98								2.94		100.00
1949	16.91		79.93								3.16		100.00
1950	14.64		81.67								3.69		100.00
1951	14.39		81.64								3.97		100.00
1952	14.06		81.83								4.11		100.00
1953	13.11		82.72								4.17		100.00
1954	12.91		83.05								4.04		100.00
1955	12.09		83.88								4.03		100.00
1956	12.15		83.68								4.18		100.00
1957	12.19		83.43								4.38		100.00
1958	12.59		83.01								4.40		100.00
1959	11.50		83.91								4.59		100.00
1960	11.01		84.25								4.73		100.00
1961	11.15		84.02								4.82		100.00
1962	10.82		84.37								4.81		100.00
1963	10.37		84.78								4.85		100.00
1964	9.84		85.12								5.04		100.00
1965	9.35		85.36								5.29		100.00
1966	9.00		85.64								5.37		100.00
1967	9.67		85.08						0.88		4.36		100.00
1968	9.16		85.80						0.93		4.12		100.00
1969	8.48		86.76						1.03		3.73		100.00
1970	9.29		85.58						1.12	0.42	3.59		100.00
1971	10.12		84.79						1.43	0.37	3.28		100.00
1972	9.96		84.99						1.62	0.32	3.11		100.00
1973	7.67		85.41						1.22	0.33	5.37		100.00
1974	7.79		84.50						1.29	0.41	6.01		100.00
1975	9.05		82.50			0.59		1.26		0.49	6.11		100.00
1976	9.03	2.71	78.95	3.61	0.86			1.64		0.49	2.71		100.00
1977	8.45	2.82	79.04	4.09	0.86			1.65		0.39	2.69		100.00
1978	8.73	3.23	69.60	7.07	4.30	0.87	2.17	1.77	1.56	0.34	3.65	3.30	100.00
1979	8.27	3.59	69.27	6.62	3.85	0.93	2.77	2.20	1.76	0.32	4.19	3.77	100.00
1980	9.27	4.43	67.55	6.16	2.76	0.89	3.04	2.37	1.94	0.37	4.56	3.34	100.00
1981	9.54	5.13	65.97	5.75	2.50	0.93	2.85	2.35	2.08	0.51	4.99	2.60	100.00
1982	11.75	8.90	58.02	5.77	3.26	0.99	2.90	2.42	2.34	0.79	7.39	4.52	100.00
1983	13.48	11.40	51.86	6.30	5.32	1.57	3.39	2.68	2.82	0.45	7.39	6.65	100.00
1984	14.47	11.55	46.55	6.75	5.92	2.32	8.93	3.65	1.31	0.54	2.88	4.87	100.00
1985	13.75	10.88	43.91	7.22	2.70	2.88	6.97	4.38	1.77	0.88	9.25	4.59	100.00
1986	14.41	13.76	38.54	5.81	4.96	2.64	7.16	4.43	2.15	1.33	8.95	4.12	100.00
1987	13.66	16.37	37.58	5.95	4.21	2.15	7.21	4.51	1.92	1.96	8.66	4.17	100.00
1988	14.01	15.30	38.50	5.72	3.81	1.88	6.85	4.53	2.53	2.04	8.26	3.43	100.00
1989	13.45	14.19	41.22	5.83	3.37	1.35	6.76	4.62	2.56	1.84	7.68	2.87	100.00
1990	13.32	14.49	43.04	6.14	2.55	1.06	6.31	4.50	2.19	2.17	6.71	2.46	100.00
1991	12.94	14.22	45.61	6.40	1.75	0.72	5.88	4.55	1.89	1.91	6.25	2.12	100.00
1992	15.77	14.49	45.71	6.59	1.49	0.52	5.30	4.46	0.90	1.57	5.28	2.07	100.00
1993	15.61	15.43	45.79	6.88	1.64	0.48	4.99	4.57	0.66	0.88	5.08	2.01	100.00
1994	14.59	16.48	47.03	6.62	1.76	0.43	4.46	4.64	0.67	0.49	4.86	2.03	100.00
1995	14.14	16.27	47.38	6.32	1.91	0.45	4.26	4.90	0.93	0.36	4.93	1.86	100.00
1996	12.77	14.42	49.89	6.34	2.28	0.49	4.24	5.18	1.22	0.30	4.95	2.10	100.00

Definitions and footnotes are included in the appended Technical Notes.

Table 14
Composition of OTS-Regulated Thrift Industry Liabilities and Equity, 1940 - 1996
(Dollars in Millions)

End of Year	Number of Thrifts (#)	Total Deposits (\$)	Insured Deposits (\$)	Uninsured Deposits (\$)	FHLB Advances (\$)	Reverse Repo. (\$)	Other Borrowings (\$)	Other Liabilities (\$)	Total Liabilities (\$)	Equity Capital (\$)	Total Liabil. and Capital (\$)
1940	2,277	2,207	2,082	125	171		9	347	2,734	192	2,926
1941	2,343	2,599	2,445	154	193		11	327	3,130	223	3,353
1942	2,398	2,982	2,855	127	114		7	275	3,378	265	3,643
1943	2,447	3,571	3,417	154	100		16	179	3,866	307	4,173
1944	2,466	4,319	4,137	182	123		54	148	4,644	351	4,995
1945	2,475	5,211	4,941	270	185		122	193	5,711	412	6,123
1946	2,496	6,184	5,811	373	273		79	269	6,805	489	7,294
1947	2,536	7,177	6,712	465	392		62	319	7,950	578	8,528
1948	2,616	8,255	7,716	539	454		41	289	9,039	676	9,715
1949	2,756	9,700	9,064	636	391		30	353	10,474	804	11,278
1950	2,860	11,374	11,158	216	753		46	533	12,706	985	13,691
1951	3,020	13,653	13,323	330	751		46	565	15,015	1,189	16,204
1952	3,172	16,732	16,271	461	817		43	662	18,254	1,402	19,656
1953	3,304	20,252	19,587	665	908		40	750	21,950	1,643	23,593
1954	3,433	24,529	23,746	783	835		51	1,026	26,441	1,926	28,367
1955	3,544	29,241	28,145	1,096	1,381		92	1,183	31,897	2,301	34,198
1956	3,666	34,152	32,875	1,277	1,197		77	1,213	36,639	2,699	39,338
1957	3,772	38,773	37,334	1,439	1,236		75	1,266	41,350	3,109	44,459
1958	3,881	44,670	42,722	1,948	1,275		109	1,661	47,715	3,596	51,311
1959	3,979	51,160	48,797	2,363	2,110		207	1,931	55,408	4,142	59,550
1960	4,098	58,662	55,808	2,854	1,965		170	1,902	62,699	4,731	67,430
1961	4,221	67,312	64,139	3,173	2,661		156	2,392	72,521	5,463	77,984
1962	4,332	76,743	72,535	4,208	3,463		121	2,913	83,240	6,305	89,545
1963	4,419	87,526	82,048	5,478	4,767		204	3,671	96,168	6,986	103,154
1964	4,463	97,861	92,870	4,991	5,309		238	3,559	106,967	7,705	114,672
1965	4,508	106,103	99,052	7,051	5,973		403	3,544	116,023	8,553	124,576
1966	4,510	109,772	106,955	2,817	6,919		477	2,920	120,088	8,957	129,045
1967	4,487	120,184	116,562	3,622	4,377		298	4,219	129,078	9,411	138,489
1968	4,470	127,244	123,184	4,060	5,213		363	4,743	137,563	10,173	147,736
1969	4,438	130,995	128,883	2,112	9,186		436	5,099	145,716	11,072	156,788
1970	4,365	141,703	137,146	4,557	10,474		343	6,305	158,825	11,820	170,645
1971	4,271	169,045	163,450	5,595	7,902		995	9,057	186,999	12,985	199,984
1972	4,191	200,970	190,942	10,028	7,952		1,737	11,164	221,823	14,526	236,349
1973	4,163	220,893	209,979	10,914	14,929		2,049	10,417	248,288	16,509	264,797
1974	4,141	236,689	232,336	4,353	21,463		3,121	9,082	270,355	17,868	288,223
1975	4,078	278,774	271,451	7,323	17,505		3,036	11,769	311,084	19,175	330,259
1976	4,044	328,214	316,700	11,514	15,680		3,302	14,604	361,800	21,372	383,172
1977	4,065	378,782	362,816	15,966	19,908		7,712	19,070	425,472	24,525	449,997
1978	4,048	420,382	406,216	14,166	31,937	5,883	2,075	8,888	469,166	28,121	497,287
1979	4,038	459,501	432,668	26,833	40,374	6,404	4,306	12,175	522,760	31,598	554,358
1980	3,993	498,701	459,034	39,667	47,006	8,465	3,723	13,529	571,424	32,353	603,777
1981	3,751	512,270	464,786	47,484	63,281	16,055	5,627	15,554	612,787	27,034	639,821
1982	3,287	549,957	494,455	55,502	64,272	23,310	4,880	18,238	660,657	25,568	686,225
1983	3,146	667,268	587,216	80,052	57,253	27,456	6,441	22,373	780,790	32,980	813,770
1984	3,160	822,726	706,130	116,596	72,676	49,817	25,325	14,515	985,059	27,910	1,012,969
1985	3,274	883,726	772,481	111,245	86,161	48,539	37,334	18,858	1,074,618	35,171	1,109,789
1986	3,247	929,958	809,831	120,127	103,152	63,149	48,571	22,068	1,166,898	41,510	1,208,408
1987	3,169	963,341	834,879	128,462	121,686	87,585	59,682	19,553	1,251,847	37,134	1,288,981
1988	2,969	1,001,085	867,014	134,071	138,349	91,395	68,763	21,405	1,320,997	47,846	1,368,843
1989	2,616	883,647	771,474	112,173	116,683	56,030	59,126	19,283	1,134,769	52,137	1,186,906
1990	2,359	792,429	706,670	85,759	93,390	40,893	37,300	13,451	977,463	51,702	1,029,165
1991	2,110	715,753	643,549	72,204	66,485	21,566	27,195	11,136	842,135	53,161	895,296
1992	1,871	633,725	567,459	66,266	64,056	22,191	21,498	9,324	750,794	55,868	806,662
1993	1,669	580,818	517,188	63,630	76,035	28,169	22,137	9,490	716,649	58,126	774,775
1994	1,543	546,274	485,568	60,706	88,861	42,962	29,553	8,513	716,163	57,906	774,069
1995	1,437	535,031	468,831	66,200	85,144	44,253	35,023	9,788	709,239	61,743	770,982
1996	1,334	519,940	448,921	71,019	103,426	39,670	30,000	15,389	708,425	60,942	769,367

Definitions and footnotes are included in the appended Technical Notes.

Table 14.1
Percentage of OTS-Regulated Thrift Industry Liabilities and Equity, 1940 - 1996
(Percentage to Total Assets)

End of of Year	Number of Thrifts (#)	Deposits (%)	Insured Deposits (%)	Uninsured Deposits (%)	FHLB Advances (%)	Reverse Repo. (%)	Other Borrowings (%)	Other Liabilities (%)	Total Liabilities (%)	Equity Capital (%)	Total Liabil. and Capital (%)
1940	2,277	75.43	71.16	4.27	5.84		0.31	11.86	93.44	6.56	100.00
1941	2,343	77.51	72.92	4.59	5.76		0.33	9.75	93.35	6.65	100.00
1942	2,398	81.86	78.37	3.49	3.13		0.19	7.55	92.73	7.27	100.00
1943	2,447	85.57	81.88	3.69	2.40		0.38	4.29	92.64	7.36	100.00
1944	2,466	86.47	82.82	3.64	2.46		1.08	2.96	92.97	7.03	100.00
1945	2,475	85.11	80.70	4.41	3.02		1.99	3.15	93.27	6.73	100.00
1946	2,496	84.78	79.67	5.11	3.74		1.08	3.69	93.30	6.70	100.00
1947	2,536	84.16	78.71	5.45	4.60		0.73	3.74	93.22	6.78	100.00
1948	2,616	84.97	79.42	5.55	4.67		0.42	2.97	93.04	6.96	100.00
1949	2,756	86.01	80.37	5.64	3.47		0.27	3.13	92.87	7.13	100.00
1950	2,860	83.08	81.50	1.58	5.50		0.34	3.89	92.81	7.19	100.00
1951	3,020	84.26	82.22	2.04	4.63		0.28	3.49	92.66	7.34	100.00
1952	3,172	85.12	82.78	2.35	4.16		0.22	3.37	92.87	7.13	100.00
1953	3,304	85.84	83.02	2.82	3.85		0.17	3.18	93.04	6.96	100.00
1954	3,433	86.47	83.71	2.76	2.94		0.18	3.62	93.21	6.79	100.00
1955	3,544	85.51	82.30	3.20	4.04		0.27	3.46	93.27	6.73	100.00
1956	3,666	86.82	83.57	3.25	3.04		0.20	3.08	93.14	6.86	100.00
1957	3,772	87.21	83.97	3.24	2.78		0.17	2.85	93.01	6.99	100.00
1958	3,881	87.06	83.26	3.80	2.48		0.21	3.24	92.99	7.01	100.00
1959	3,979	85.91	81.94	3.97	3.54		0.35	3.24	93.04	6.96	100.00
1960	4,098	87.00	82.76	4.23	2.91		0.25	2.82	92.98	7.02	100.00
1961	4,221	86.32	82.25	4.07	3.41		0.20	3.07	92.99	7.01	100.00
1962	4,332	85.70	81.00	4.70	3.87		0.14	3.25	92.96	7.04	100.00
1963	4,419	84.85	79.54	5.31	4.62		0.20	3.56	93.23	6.77	100.00
1964	4,463	85.34	80.99	4.35	4.63		0.21	3.10	93.28	6.72	100.00
1965	4,508	85.17	79.51	5.66	4.79		0.32	2.84	93.13	6.87	100.00
1966	4,510	85.06	82.88	2.18	5.36		0.37	2.26	93.06	6.94	100.00
1967	4,487	86.78	84.17	2.62	3.16		0.22	3.05	93.20	6.80	100.00
1968	4,470	86.13	83.38	2.75	3.53		0.25	3.21	93.11	6.89	100.00
1969	4,438	83.55	82.20	1.35	5.86		0.28	3.25	92.94	7.06	100.00
1970	4,365	83.04	80.37	2.67	6.14		0.20	3.69	93.07	6.93	100.00
1971	4,271	84.53	81.73	2.80	3.95		0.50	4.53	93.51	6.49	100.00
1972	4,191	85.03	80.79	4.24	3.36		0.73	4.72	93.85	6.15	100.00
1973	4,163	83.42	79.30	4.12	5.64		0.77	3.93	93.77	6.23	100.00
1974	4,141	82.12	80.61	1.51	7.45		1.08	3.15	93.80	6.20	100.00
1975	4,078	84.41	82.19	2.22	5.30		0.92	3.56	94.19	5.81	100.00
1976	4,044	85.66	82.65	3.00	4.09		0.86	3.81	94.42	5.58	100.00
1977	4,065	84.17	80.63	3.55	4.42		1.71	4.24	94.55	5.45	100.00
1978	4,048	84.54	81.69	2.85	6.42	1.18	0.42	1.79	94.35	5.65	100.00
1979	4,038	82.89	78.05	4.84	7.28	1.16	0.78	2.20	94.30	5.70	100.00
1980	3,993	82.60	76.03	6.57	7.79	1.40	0.62	2.24	94.64	5.36	100.00
1981	3,751	80.06	72.64	7.42	9.89	2.51	0.88	2.43	95.77	4.23	100.00
1982	3,287	80.14	72.05	8.09	9.37	3.40	0.71	2.66	96.27	3.73	100.00
1983	3,146	82.00	72.16	9.84	7.04	3.37	0.79	2.75	95.95	4.05	100.00
1984	3,160	81.22	69.71	11.51	7.17	4.92	2.50	1.43	97.24	2.76	100.00
1985	3,274	79.63	69.61	10.02	7.76	4.37	3.36	1.70	96.83	3.17	100.00
1986	3,247	76.96	67.02	9.94	8.54	5.23	4.02	1.83	96.56	3.44	100.00
1987	3,169	74.74	64.77	9.97	9.44	6.79	4.63	1.52	97.12	2.88	100.00
1988	2,969	73.13	63.34	9.79	10.11	6.68	5.02	1.56	96.50	3.50	100.00
1989	2,616	74.45	65.00	9.45	9.83	4.72	4.98	1.62	95.61	4.39	100.00
1990	2,359	77.00	68.66	8.33	9.07	3.97	3.62	1.31	94.98	5.02	100.00
1991	2,110	79.95	71.88	8.06	7.43	2.41	3.04	1.24	94.06	5.94	100.00
1992	1,871	78.56	70.35	8.21	7.94	2.75	2.67	1.16	93.07	6.93	100.00
1993	1,669	74.97	66.75	8.21	9.81	3.64	2.86	1.22	92.50	7.50	100.00
1994	1,543	70.57	62.73	7.84	11.48	5.55	3.82	1.10	92.52	7.48	100.00
1995	1,437	69.40	60.81	8.59	11.04	5.74	4.54	1.27	91.99	8.01	100.00
1996	1,334	67.58	58.35	9.23	13.44	5.16	3.90	2.00	92.08	7.92	100.00

Definitions and footnotes are included in the appended Technical Notes.

Table 15
OTS-Regulated Thrift Industry Earnings Profile (Ratios and Amounts), 1940 -1996 ^{3, 4}

Year	Net Income (\$Billions)	Return on Assets (%)	Return on Equity (%)	Profitable			Unprofitable		
				Number (#)	Assets (\$ Billions)	Gross Profits (\$ Millions)	Number (#)	Assets (\$ Billions)	Gross Losses (\$ Millions)
1940	0.025	0.92	3.68						
1941	0.010	0.32	4.82						
1942	0.039	1.11	15.98						
1943	0.042	1.07	14.68						
1944	0.042	0.92	12.76						
1945	0.061	1.10	15.99						
1946	0.080	1.20	17.76						
1947	0.083	1.05	15.56						
1948	0.082	1.02	13.08						
1949	0.110	1.04	14.86						
1950	0.148	0.59	16.54						
1951	0.164	1.10	15.09						
1952	0.180	1.00	13.89						
1953	0.220	1.07	14.45						
1954	0.274	1.06	15.35						
1955	0.344	1.10	16.28						
1956	0.375	1.02	15.00						
1957	0.396	0.95	13.64						
1958	0.465	0.97	13.87						
1959	0.538	1.05	13.90						
1960	0.548	0.86	12.35						
1961	0.712	0.98	13.97						
1962	0.817	0.98	13.88						
1963	0.672	0.70	10.11						
1964	0.788	0.72	10.74						
1965	0.785	0.67	9.70						
1966	0.609	0.50	6.95						
1967	0.595	0.46	6.43						
1968	0.846	0.60	4.28						
1969	1.013	0.68	9.47						
1970	0.925	0.57	8.02						
1971	1.314	0.71	10.51						
1972	1.687	0.77	12.14						
1973	1.897	0.76	12.15						
1974	1.483	0.54	8.63						
1975	1.448	0.47	7.82						
1976	2.250	0.63	5.55						
1977	3.198	0.77	13.94						
1978	3.920	0.83	14.84	3,939	491	3,960	109	6	(41)
1979	3.613	0.69	11.25	3,774	532	3,699	264	23	(86)
1980	0.781	0.14	2.43	2,570	404	1,558	1,423	200	(777)
1981	(4.631)	(0.74)	(15.57)	569	56	425	3,182	584	(5,056)
1982	(4.142)	(0.63)	(17.52)	1,059	270	1,332	2,228	416	(5,475)
1983	1.945	0.26	8.50	2,038	543	3,834	1,108	270	(1,889)
1984	0.994	0.12	3.72	2,261	720	4,267	899	293	(3,273)
1985	4.010	0.38	12.71	2,571	935	7,659	703	175	(3,649)
1986	0.610	0.05	1.59	2,364	933	9,506	883	276	(8,896)
1987	(7.407)	(0.60)	(18.84)	2,046	863	7,066	1,123	426	(14,473)
1988	(13.263)	(1.00)	(31.21)	2,014	898	5,883	955	471	(19,146)
1989	(6.783)	(0.54)	(14.14)	1,774	742	5,132	842	445	(11,914)
1990	(3.817)	(0.35)	(7.65)	1,737	688	4,773	622	341	(8,551)
1991	1.195	0.13	1.88	1,775	714	5,693	335	181	(4,498)
1992	5.103	0.61	9.33	1,683	644	7,064	188	162	(1,961)
1993	4.917	0.63	8.66	1,534	651	6,946	135	124	(2,029)
1994	4.275	0.56	7.36	1,391	697	5,957	152	77	(1,682)
1995	5.378	0.70	9.00	1,304	671	6,053	133	100	(675)
1996	4.740	0.62	7.78	1,235	725	5,915	99	44	(1,175)
1996 Adj	6.802	0.89	11.15						

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.

Definitions and footnotes are included in the appended Technical Notes.

Table 16
OTS-Regulated Thrift Industry Quarterly ROA, 1984 - 1996⁴
(Dollars in Thousands)

Quarterly Period	Number of Thrifts (#)	Quarter-End Assets (\$)	Avg. Assets (\$)	Net Income (\$)	ROA (%)
1984-Mar	3,159	885,721,786	849,745,617	300,110	0.16
Jun	3,169	935,609,201	910,592,288	725,519	0.32
Sep	3,161	972,188,153	953,898,677	114,232	0.04
Dec	3,160	1,012,968,564	992,149,956	(146,338)	(0.04)
1985-Mar	3,186	1,028,410,432	1,020,465,759	512,392	0.20
Jun	3,207	1,050,670,340	1,039,193,374	1,142,164	0.44
Sep	3,252	1,080,693,052	1,065,481,649	1,180,727	0.44
Dec	3,274	1,109,789,098	1,094,345,089	1,174,671	0.43
1986-Mar	3,281	1,131,105,686	1,165,252,152	1,709,275	0.59
Jun	3,277	1,166,410,131	1,148,731,427	330,431	0.12
Sep	3,261	1,185,748,151	1,173,441,399	73,221	0.02
Dec	3,247	1,208,407,711	1,194,619,642	(1,502,824)	(0.50)
1987-Mar	3,228	1,214,525,722	1,209,826,918	217,088	0.07
Jun	3,216	1,248,191,828	1,230,998,537	(1,786,031)	(0.58)
Sep	3,200	1,254,050,447	1,243,024,180	(1,889,944)	(0.61)
Dec	3,169	1,288,980,986	1,269,920,786	(3,947,769)	(1.24)
1988-Mar	3,140	1,301,246,288	1,293,553,191	(3,836,136)	(1.19)
Jun	3,113	1,328,322,943	1,313,172,927	(4,013,608)	(1.22)
Sep	3,046	1,363,805,761	1,345,468,358	(1,768,119)	(0.53)
Dec	2,969	1,368,843,328	1,348,952,655	(3,644,730)	(1.06)
1989-Mar	2,784	1,289,558,319	1,288,907,851	36,113	0.01
Jun	2,714	1,268,510,498	1,265,908,145	(765,968)	(0.24)
Sep	2,668	1,237,259,308	1,247,640,352	(2,675,126)	(0.84)
Dec	2,616	1,186,905,609	1,199,850,574	(3,377,651)	(1.13)
1990-Mar	2,523	1,102,658,230	1,105,193,778	(528,647)	(0.19)
Jun	2,470	1,087,294,254	1,087,751,889	(366,565)	(0.13)
Sep	2,405	1,067,128,393	1,073,385,657	(1,081,881)	(0.40)
Dec	2,359	1,029,165,418	1,036,792,632	(1,840,216)	(0.71)
1991-Mar	2,299	980,523,675	987,175,407	559,423	0.23
Jun	2,232	942,951,097	949,453,159	77,131	0.03
Sep	2,163	919,298,131	919,451,543	14,704	0.01
Dec	2,110	895,295,668	901,170,586	543,773	0.24
1992-Mar	2,077	872,122,195	873,649,885	1,550,501	0.71
Jun	2,026	852,142,613	855,521,224	1,252,199	0.59
Sep	1,969	827,573,457	828,380,480	1,248,395	0.60
Dec	1,871	806,662,386	804,548,394	1,051,514	0.52
1993-Mar	1,816	795,082,170	792,884,830	1,805,116	0.91
Jun	1,756	785,025,447	781,282,905	1,260,073	0.65
Sep	1,719	785,439,328	782,453,254	776,939	0.40
Dec	1,669	774,774,555	771,681,600	1,074,742	0.56
1994-Mar	1,631	768,892,890	767,531,415	750,300	0.39
Jun	1,612	772,785,493	767,404,918	1,235,303	0.64
Sep	1,578	772,143,342	764,886,560	1,240,823	0.65
Dec	1,543	774,069,139	766,528,858	1,048,652	0.55
1995-Mar	1,512	779,582,582	772,492,057	1,164,779	0.60
Jun	1,477	777,408,585	772,901,496	1,345,613	0.70
Sep	1,460	775,024,762	772,627,035	1,587,266	0.82
Dec	1,437	770,982,718	766,153,271	1,280,204	0.67
1996-Mar	1,416	762,862,503	766,922,611	1,827,378	0.96
Jun	1,397	768,186,861	765,524,682	1,927,084	1.01
Sep	1,378	777,776,814	772,981,838	(482,940)	(0.26)
Sep. Adj.				1,579,076	0.82
Dec	1,334	769,367,377	773,572,096	1,468,254	0.77

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 17
OTS-Regulated Thrift Industry Income Statement Detail, 1978 - 1996⁶
(Dollars in Millions)

End of Year	Interest Income (\$)	Interest Expense (\$)	Net Interest Income (\$)	Provision For Losses (\$)	Noninterest Income (\$)	Noninterest Expense (\$)	Net Operating Income (\$)
1978	37,917	28,705	9,212		3,027	6,519	5,720
1979	45,630	36,479	9,151		3,497	7,459	5,189
1980	52,880	47,437	5,443		4,082	8,339	1,186
1981	61,672	63,194	(1,522)		4,882	9,511	(6,151)
1982	66,802	69,751	(2,949)		8,574	11,345	(5,720)
1983	75,293	69,229	6,064		10,885	14,429	2,520
1984	96,298	88,637	7,661	1,424	9,403	16,296	(656)
1985	105,343	91,523	13,820	4,090	10,280	20,484	(474)
1986	104,730	87,426	17,304	4,663	11,668	24,696	(387)
1987	103,363	84,125	19,238	6,910	9,574	26,735	(4,833)
1988	110,738	92,499	18,239	10,973	7,762	25,586	(10,558)
1989	114,265	95,668	18,597	6,257	7,507	25,746	(5,899)
1990	98,062	77,776	20,286	7,561	5,251	21,385	(3,409)
1991	81,786	59,780	22,006	6,467	6,016	19,291	2,264
1992	64,039	39,692	24,347	5,586	6,251	18,157	6,855
1993	52,536	29,018	23,518	4,581	5,713	17,509	7,141
1994	49,853	27,648	22,205	2,590	4,080	17,098	6,597
1995	55,246	34,717	20,529	1,943	4,809	15,899	7,496
1996	55,165	33,375	21,789	2,114	6,913	19,858	6,731

End of Year	Net Gain (Loss) on Sale of Assets (\$)	Taxes (\$)	Other (\$)	Net Income (\$)	Preferred and Common Stock Cash Dividends (\$)	Gross Profits (\$)	Gross Losses (\$)
1978		1,800		3,920	188	3,960	(41)
1979		1,576		3,613	238	3,699	(86)
1980		406		781	273	1,558	(777)
1981		(1,519)		(4,631)	145	425	(5,056)
1982		(1,578)		(4,142)	130	1,332	(5,475)
1983		576		1,945	245	3,834	(1,889)
1984	1,001	775		994	454	4,267	(3,273)
1985	2,534	2,138		4,010	459	7,659	(3,649)
1986	(413)	3,251		610	685	9,506	(8,896)
1987	2,796	2,818		(7,407)	1,108	7,066	(14,473)
1988	2,316	2,018		(13,263)	1,027	5,883	(19,146)
1989	2,198	676		(6,783)	1,068	5,132	(11,914)
1990	1,233	1,142	125	(3,817)	934	4,733	(8,551)
1991	1,305	2,426	51	1,195	1,519	5,693	(4,498)
1992	783	2,779	244	5,103	1,751	7,064	(1,961)
1993	699	2,819	(104)	4,917	1,953	6,946	(2,029)
1994	850	2,744	(428)	4,275	2,104	5,957	(1,682)
1995	1,149	2,949	(318)	5,378	3,315	6,053	(675)
1996	NA	1,744	(246)	4,740	4,632	5,915	(1,175)
1996 Adj				6,802			

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 18
OTS-Regulated Thrift Institutions Capital Ratios, 1989 - 1996⁷
Summary Capital Measures

End of Year	Equity Capital (%)	Tangible Capital (%)	Regulatory Capital		
			Tier 1 Leverage (%)	Tier 1 Risk Based Capital (%)	Total Risk Based (%)
1989	4.39	3.11	3.83		7.19
1990	5.02	3.94	4.27		8.49
1991	5.94	4.99	5.27		10.16
1992	6.93	6.21	6.43		13.28
1993	7.50	6.88	7.08	13.14	14.64
1994	7.48	7.08	7.12	13.37	14.79
1995	8.01	7.44	7.47	13.70	15.15
1996	7.92	7.37	7.38	13.16	14.53

Definitions and footnotes are included in the appended Technical Notes.

Table 19
FDICIA Capital Categories, 1992 - 1996⁸
OTS-Regulated Thrifts
(Dollars in Millions)

Quarters Ending	Well-Capitalized		Adequately Capitalized		Undercapitalized		Significantly Undercapitalized		Critically Undercapitalized		Total Industry	
	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)	Number (#)	Total Assets (\$)
1992-Dec	1,520	574,117	273	171,835	32	12,328	34	41,653	13	11,669	1,872	811,602
1993-Mar	1,520	627,009	225	113,068	30	12,632	29	32,695	12	14,176	1,816	799,580
Jun	1,561	660,557	144	90,572	24	8,406	17	20,621	6	4,825	1,752	784,981
Sep	1,568	669,042	134	113,137	11	1,899	5	1,349	1	13	1,719	785,440
Dec	1,550	681,063	109	91,823	8	1,678	1	107	1	104	1,669	774,775
1994-Mar	1,510	657,366	112	107,585	7	3,171	2	220	0	0	1,631	768,342
Jun	1,499	670,577	100	92,872	7	2,823	5	2,455	1	4,058	1,612	772,785
Sep	1,460	685,178	105	82,135	6	1,482	6	3,304	1	44	1,578	772,143
Dec	1,439	706,730	95	62,959	5	1,566	3	1,094	1	1,720	1,543	774,069
1995-Mar	1,417	713,327	84	61,278	6	1,708	3	1,201	1	1,709	1,511	779,223
Jun	1,400	740,603	70	35,158	4	1,239	2	383	0	0	1,476	777,383
Sep	1,401	753,615	53	20,189	5	1,188	1	33	0	0	1,460	775,025
Dec	1,392	757,334	38	12,174	4	635	1	35	0	0	1,435	770,178
1996-Mar	1,373	748,228	38	13,856	4	743	1	35	0	0	1,416	762,862
Jun	1,359	749,456	32	18,303	5	395	0	0	1	32	1,397	768,186
Sep	1,310	737,247	64	39,779	3	736	0	0	1	15	1,378	777,777
Dec	1,290	752,769	43	16,584	0	0	1	14	0	0	1,334	769,367

Table 19.1
FDICIA Capital Categories, 1992 - 1996
OTS-Regulated Thrifts
(Percentage of Total)

Quarters Ending	Well Capitalized		Adequately Capitalized		Undercapitalized		Significantly Undercapitalized		Critically Undercapitalized		Total Industry	
	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)	Number (%)	Total Assets (%)
1992-Dec	81.20	70.74	14.58	21.17	1.71	1.52	1.82	5.13	0.69	1.44	100.00	100.00
1993-Mar	83.70	78.42	12.39	14.14	1.65	1.58	1.60	4.09	0.66	1.77	100.00	100.00
Jun	89.10	84.15	8.22	11.54	1.37	1.07	0.97	2.63	0.34	0.61	100.00	100.00
Sep	91.22	85.18	7.80	14.40	0.64	0.24	0.29	0.17	0.06	0.00	100.00	100.00
Dec	92.87	87.90	6.53	11.85	0.48	0.22	0.06	0.01	0.06	0.01	100.00	100.00
1994-Mar	92.58	85.56	6.87	14.00	0.43	0.41	0.12	0.03	0.00	0.00	100.00	100.00
Jun	92.99	86.77	6.20	12.02	0.43	0.37	0.31	0.32	0.06	0.53	100.00	100.00
Sep	92.52	88.74	6.65	10.64	0.38	0.19	0.38	0.43	0.06	0.01	100.00	100.00
Dec	93.26	91.30	6.16	8.13	0.32	0.20	0.19	0.14	0.06	0.22	100.00	100.00
1995-Mar	93.78	91.54	5.56	7.86	0.40	0.22	0.20	0.15	0.07	0.22	100.00	100.00
Jun	94.85	95.27	4.74	4.52	0.27	0.16	0.14	0.05	0.00	0.00	100.00	100.00
Sep	95.96	97.24	3.63	2.60	0.34	0.15	0.07	0.00	0.00	0.00	100.00	100.00
Dec	97.00	98.33	2.65	1.58	0.28	0.08	0.07	0.00	0.00	0.00	100.00	100.00
1996-Mar	96.96	98.08	2.68	1.82	0.28	0.10	0.07	0.00	0.00	0.00	100.00	100.00
Jun	97.28	97.56	2.29	2.38	0.36	0.05	0.00	0.00	0.07	0.00	100.00	100.00
Sep	95.07	94.79	4.64	5.11	0.22	0.09	0.00	0.00	0.07	0.00	100.00	100.00
Dec	96.70	97.84	3.22	2.16	0.00	0.00	0.07	0.00	0.00	0.00	100.00	100.00

Definitions and footnotes are included in the appended Technical Notes.

Table 20
OTS-Regulated Thrift Institutions, 1989 - 1996⁹
Asset Quality Summary
(Dollars in Billions)

Year	Real Estate Owned			Non-Current Loans			Troubled Assets	
	Amounts (\$)	Percentage of Total Assets (%)	Percentage of Total Loans (%)	Amounts (\$)	Percentage of Total Assets (%)	Percentage of Total Loans (%)	Total (\$)	Percentage of Total Assets (%)
1989	21.8	1.84	2.80	15.0	1.26	1.92	36.8*	3.10
1990	22.6	2.20	3.33	16.8	1.63	2.48	39.4	3.83
1991	17.3	1.93	2.89	16.8	1.87	2.81	34.1	3.80
1992	12.6	1.57	2.40	12.2	1.51	2.33	24.8	3.08
1993	6.9	0.89	1.37	9.9	1.28	1.97	16.8	2.17
1994	3.8	0.49	0.75	7.1	0.91	1.40	10.9	1.40
1995	2.5	0.32	0.49	6.8	0.88	1.33	9.3	1.20
1996	2.1	0.28	0.39	6.6	0.85	1.23	8.7	1.13

Year	Non-Current Loans Detail as a Percentage of Loan Category					
	Single-Family (%)	Nonresidential (%)	Multi-Family (%)	Construction (%)	Commercial (%)	Consumer (%)
1990	1.33				5.54	1.34
1991	1.85			9.05	5.98	1.32
1992	1.98		3.41	5.15	5.74	1.02
1993	1.50	4.08	3.43	3.77	4.49	0.90
1994	1.18	2.81	2.17	1.75	2.55	0.72
1995	1.28	2.03	1.62	1.33	1.43	0.76
1996	1.21	1.69	1.45	0.92	1.38	0.89

Year	Real Estate Owned as a Percentage of Loan Type			
	Single-Family (%)	Nonresidential (%)	Multi-Family (%)	Construction & Land (%)
1990	0.81	20.78	8.11	
1991	0.81	19.57	5.46	
1992	0.88	13.95	4.45	
1993	0.59	4.58	2.05	11.23
1994	0.36	2.78	1.12	5.48
1995	0.34	1.47	1.04	2.83
1996	0.32	1.12	0.56	1.93

* Data are estimated.

Definitions and footnotes are included in the appended Technical Notes.

Table 20.1
OTS-Regulated Thrift Industry Foreclosures and Delinquent Mortgage Loans, 1963 - 1996⁹
(Dollars in Millions)

Year	Assets (\$)	Mortgage Portfolio (\$)	Mortgage Loans Foreclosed (\$)	Delinquent Mortgage Loans (\$)	Mortgage Loans Foreclosed		Delinquent Loans	
					Percent of Total Assets (%)	Percent of Mortgage Portfolio (%)	Percent of Total Assets (%)	Percent of Mortgage Portfolio (%)
1963	103,154	87,453	570		0.55	0.65		
1964	114,672	97,612	758		0.66	0.78		
1965	124,576	106,333	944		0.76	0.89		
1966	129,045	110,511	1,034		0.80	0.94		
1967	138,489	117,832	957		0.69	0.81		
1968	147,736	126,756	865		0.59	0.68		
1969	156,788	136,031	364		0.23	0.27		
1970	170,645	146,043	321		0.19	0.22		
1971	199,984	169,568	438		0.22	0.26		
1972	236,349	200,876	478		0.20	0.24		
1973	264,797	226,155	577	2,171	0.22	0.26	0.82	0.96
1974	288,223	243,554	715	3,044	0.25	0.29	1.06	1.25
1975	330,259	272,456	1,086	4,060	0.33	0.40	1.23	1.49
1976	383,172	326,699	1,129	3,290	0.29	0.35	0.86	1.01
1977	449,997	386,787	868	3,367	0.19	0.22	0.75	0.87
1978	497,287	445,084	723	3,825	0.15	0.16	0.77	0.86
1979	554,358	494,537	683	5,420	0.12	0.14	0.98	1.10
1980	603,777	528,763	917	7,325	0.15	0.17	1.21	1.39
1981	639,821	575,663	1,563	11,334	0.24	0.27	1.77	1.97
1982	686,225	540,693	3,282	10,160	0.48	0.61	1.48	1.88
1983	813,770	612,955	4,240	11,000	0.52	0.69	1.35	1.79
1984	1,012,969	709,986	6,163	12,576	0.61	0.87	1.24	1.77
1985	1,109,789	766,266	8,675	21,658	0.78	1.13	1.95	2.83
1986	1,208,408	821,891	13,942	32,572	1.15	1.70	2.70	3.96
1987	1,288,981	944,120	18,373	37,739	1.43	1.95	2.93	4.00
1988	1,368,843	986,401	18,859	33,263	1.38	1.91	2.43	3.37
1989	1,186,906	818,368	18,189	36,069	1.53	2.22	3.04	4.41
1990	1,029,165	762,186	25,964	19,790	2.52	3.41	1.92	2.60
1991	895,296	648,699	19,469	21,482	2.17	3.00	2.40	3.31
1992	806,662	581,509	15,350	17,083	1.90	2.64	2.12	2.94
1993	774,775	566,240	9,215	16,124	1.19	1.63	2.08	2.85
1994	774,069	577,374	5,757	12,419	0.74	1.00	1.60	2.15
1995	770,982	572,388	4,510	12,447	0.58	0.79	1.61	2.17
1996	769,367	597,617	4,147	11,926	0.54	0.69	1.55	2.00

Definitions and footnotes are included in the appended Technical Notes.

Table 20.2
OTS-Regulated Thrift Industry Mortgage Delinquency Detail, 1990 -1996⁹
(Dollars in Millions)

Loans 30 - 89 Days Past Due and Still Accruing								
Year	Single Family (\$)	Multi-Family (\$)	Construction (\$)	Non-Residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1990	9,258					9,258	1,054	468
1991	8,415					8,415	870	258
1992	6,525					6,525	627	142
1993	5,253	607	198	674	41	6,773	568	110
1994	4,662	450	135	459	46	5,762	530	72
1995	5,100	408	184	361	29	6,082	672	99
1996	4,948	281	199	373	39	5,840	796	123

Loans 90 or More Days Past Due, Accruing or Non-Accruing								
Year	Single Family (\$)	Multi-Family (\$)	Construction (\$)	Non-Residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1990	5,884	4,648				10,532	618	1,245
1991	7,547	5,520				13,067	538	1,012
1992	7,290	3,268				10,558	366	415
1993	5,323	1,830	367	1,580	250	9,351	320	231
1994	4,220	1,111	130	969	167	6,657	259	133
1995	4,669	788	134	666	108	6,365	288	103
1996	4,632	706	133	551	64	6,086	356	130

Total Mortgage Loan Delinquency							Non-Mortgage Delinquency	
Year	Single Family (\$)	Multi-Family (\$)	Construction (\$)	Non-Residential (\$)	Land (\$)	Mortgage Total (\$)	Consumer (\$)	Commercial (\$)
1990	15,142	4,648				19,790	1,672	1,713
1991	15,962	5,520				21,482	1,408	1,270
1992	13,815	3,268				17,083	993	557
1993	10,576	2,437	565	2,254	291	16,124	888	341
1994	8,882	1,561	265	1,428	213	12,419	789	205
1995	9,769	1,196	318	1,027	137	12,447	960	202
1996	9,580	987	332	924	103	11,926	1,152	253

Definitions and footnotes are included in the appended Technical Notes.

Table 20.3
OTS-Regulated Thrift Industry Mortgage Delinquency Detail, 1990 - 1996⁹
(Percent of Loan Category)

Loans 30 - 89 Days Past Due and Still Accruing								
Year	Single Family (%)	Multi-Family (%)	Construction (%)	Non-Residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1990	2.09					1.52	2.28	2.08
1991	2.06					1.56	2.14	1.52
1992	1.77					1.36	1.74	1.97
1993	1.48	1.14	1.56	1.74	1.10	1.46	1.61	2.14
1994	1.28	0.88	0.99	1.33	1.39	1.23	1.48	1.38
1995	1.40	0.84	1.25	1.10	0.83	1.31	1.78	1.38
1996	1.29	0.58	1.13	1.14	1.03	1.20	2.00	1.31

Loans 90 or More Days Past Due, Accruing or Non-Accruing								
Year	Single Family (%)	Multi-Family (%)	Construction (%)	Non-Residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1990	1.33	7.36				1.73	1.33	5.53
1991	1.85	9.63				2.42	1.32	5.98
1992	1.98	6.15				2.20	1.02	5.74
1993	1.50	3.43	2.90	4.08	6.72	2.02	0.90	4.48
1994	1.16	2.17	0.95	2.81	5.05	1.43	0.72	2.55
1995	1.28	1.62	0.91	2.03	3.11	1.37	0.76	1.43
1996	1.21	1.45	0.76	1.69	1.69	1.25	0.89	1.38

Total Mortgage Loan Delinquency							Non-Mortgage Delinquency	
Year	Single Family (%)	Multi-Family (%)	Construction (%)	Non-Residential (%)	Land (%)	Mortgage Total (%)	Consumer (%)	Commercial (%)
1990	3.42	7.36				3.25	3.61	7.61
1991	3.91	9.63				3.98	3.46	7.50
1992	3.75	6.15				3.55	2.76	7.71
1993	2.98	4.57	4.46	5.83	7.82	3.48	2.51	6.62
1994	2.44	3.04	1.94	4.14	6.45	2.66	2.20	3.93
1995	2.67	2.45	2.16	3.12	3.94	2.68	2.54	2.81
1996	2.50	2.02	1.89	2.83	2.72	2.45	2.89	2.69

Definitions and footnotes are included in the appended Technical Notes.

Table 21
OTS-Regulated Thrift Institutions Mortgage Originations, 1960 - 1996¹⁰
(Dollars in Millions)

Year	Mortgage Refinancing (\$)	Mortgage Originations										Mortgage Originations Total (\$)
		Single-Family Permanent	Single-Family Constr.	Multi-Family Permanent	Multi-Family Constr.	Non-Residential Permanent	Non-Residential Constr.	Permanent Land	Permanent Subtotal (\$)	Construction Subtotal (\$)		
1960	n/a	5,882	4,535									13,802
1961	n/a	6,947	4,947									16,835
1962	n/a	8,267	5,847									20,220
1963	4,607	13,986	6,901	651	1,185	473	984		15,110	9,070		24,180
1964	4,503	14,424	6,389	671	1,097	488	911		15,583	8,397		23,980
1965	4,283	14,529	5,793	676	995	491	826		15,696	7,614		23,310
1966	2,139	10,826	3,520	504	604	366	502		11,696	4,626		16,322
1967	2,263	12,773	4,100	638	956	386	594		13,797	5,650		19,447
1968	1,813	13,787	4,762	593	1,178	353	624		14,733	6,564		21,297
1969	1,458	13,034	4,611	464	1,372	426	813	450	14,374	6,796		21,170
1970	1,684	12,296	4,028	519	2,021	466	955	475	13,756	7,004		20,760
1971	4,115	23,422	6,638	1,252	3,138	1,166	1,854	871	26,711	11,630		38,341
1972	5,120	32,271	8,322	1,804	2,944	1,481	2,153	1,049	36,605	13,419		50,024
1973	3,960	32,767	8,217	1,570	1,741	1,210	1,731	956	36,503	11,689		48,192
1974	3,200	26,514	6,348	1,053	1,033	984	1,327	791	29,342	8,708		38,050
1975	6,164	37,772	8,493	1,689	1,360	1,857	1,716	912	42,230	11,569		53,799
1976	12,410	60,523	12,050	4,999	2,455	5,445	2,049	1,176	72,143	16,554		88,697
1977	17,615	84,600	16,982	6,700	3,337	5,797	2,252	1,708	98,805	22,571		121,376
1978	16,300	88,299	18,126	6,108	3,954	5,328	2,169	1,825	101,560	24,249		125,809
1979	12,941	81,318	16,107	4,817	4,085	4,523	2,103	1,808	92,466	22,295		114,761
1980	10,605	60,014	11,075	3,045	3,607	4,190	1,978	1,247	68,496	16,660		85,156
1981	8,010	41,265	7,770	2,156	3,623	3,638	2,264	1,340	48,399	13,657		62,056
1982	10,674	34,181	6,536	3,115	5,023	5,450	4,449	1,792	44,538	16,008		60,546
1983	31,804	83,821	13,840	8,723	12,715	14,297	12,169	5,508	112,349	38,724		151,073
1984	31,682	95,682	15,747	13,150	11,066	20,068	17,048	8,541	137,442	43,860		181,302
1985	31,965	107,777	17,398	15,420	10,016	20,283	14,797	11,061	154,541	42,209		196,750
1986	82,967	175,710	21,327	19,805	7,498	21,804	10,817	8,552	225,871	39,641		265,512
1987	72,418	179,536	22,313	18,638	6,762	20,123	8,903	7,031	225,328	37,978		263,306
1988	42,697	162,160	24,232	17,948	6,033	18,631	8,021	9,220	207,959	38,286		246,245
1989	30,561	132,738	21,360	11,169	4,086	10,253	4,900	5,091	159,251	30,346		189,597
1990	20,878	119,881	14,619	9,356	2,136	5,111	1,994	2,326	136,674	18,749		155,423
1991	27,884	121,263	11,606	6,183	716	3,756	898	1,289	132,491	13,220		145,711
1992	59,662	182,456	13,491	7,300	493	4,033	739	1,343	195,132	14,723		209,855
1993	57,319	189,448	15,620	7,597	835	3,020	552	1,140	201,205	17,007		218,212
1994	20,939	132,627	17,893	7,994	1,214	3,087	659	1,192	144,900	19,766		164,666
1995	12,808	106,318	16,363	5,230	1,048	3,092	817	1,305	115,945	18,228		134,173
1996	19,020	136,077	16,712	6,525	1,271	5,817	1,738	2,109	150,528	19,721		170,250

Definitions and footnotes are included in the appended Technical Notes.

Table 22
OTS-Regulated Thrift Institutions Mortgage Lending Activity, 1960 - 1996¹¹
(Dollars in Millions)

Year	Mortgage Originations Total (\$)	Mortgage Loan Purchases (\$)	Mortgage Loan Sales (\$)	Net Mortgage Loan Purchases (\$)	Mortgage Loans Outstanding (\$)	Mortgage Backed Securities Purchases (\$)	Mortgage Backed Securities Sales (\$)	Net Mortgage Backed Securities Purchases (\$)	MBS Outstanding (\$)	Mortgage Portfolio Total (\$)	Percentage of Total Assets (%)
1960	13,802				56,812					56,812	84.25
1961	16,835				65,525					65,525	84.02
1962	20,220				75,550					75,550	84.37
1963	24,180	2,326	1,548	778	87,453					87,453	84.78
1964	23,980	2,198	1,531	667	97,612					97,612	85.12
1965	23,310	2,389	1,705	680	106,333					106,333	85.36
1966	16,322	1,186	788	397	110,511					110,511	85.64
1967	19,447	2,112	877	1,235	117,832					117,832	85.08
1968	21,297	2,332	690	1,641	126,756					126,756	85.80
1969	21,170	2,331	518	1,813	136,031					136,031	86.76
1970	20,760	3,745	1,108	2,636	146,043					146,043	85.58
1971	38,341	7,529	2,165	5,363	169,568					169,568	84.79
1972	50,024	10,612	3,714	6,897	200,876					200,876	84.99
1973	48,192	7,229	3,457	3,772	226,155					226,155	85.41
1974	38,050	5,904	3,505	2,399	243,554					243,554	84.50
1975	53,799	8,554	5,206	3,337	272,456					272,456	82.50
1976	88,697	12,798	8,449	4,349	316,322				10,377	326,699	85.26
1977	121,376	14,498	13,846	651	374,089				2,329	12,698	386,787
1978	125,809	10,982	15,485	(4,503)	424,969				3,606	20,115	445,084
1979	114,761	12,003	18,329	(6,318)	467,262				3,882	27,275	494,537
1980	85,156	12,955	15,856	(2,899)	494,914				7,230	33,849	528,763
1981	62,056	10,516	12,613	(2,099)	512,870				6,330	62,793	575,663
1982	60,546	23,313	53,459	(30,141)	477,009				31,037	63,684	540,693
1983	151,073	45,805	55,400	(9,595)	521,308				27,990	91,647	612,955
1984	181,302	64,161	63,819	342	593,034				16,738	116,952	709,986
1985	196,750	62,377	97,724	(35,346)	645,498				2,103	120,768	766,266
1986	265,512	69,058	169,759	(100,701)	655,652				43,496	166,239	821,891
1987	263,306	63,482	123,402	(58,921)	733,154				44,391	210,966	944,120
1988	246,245	55,012	106,144	(51,132)	776,983				12,116	209,418	986,401
1989	189,597	41,172	105,853	(64,680)	649,909				(43,793)	168,459	818,368
1990	155,423	75,354	64,773	10,581	613,088	72,570	51,336	21,234	149,098	762,186	74.06
1991	145,711	78,251	83,534	(5,243)	521,395	76,637	73,050	3,587	127,304	648,699	72.46
1992	209,855	90,435	66,530	23,905	464,660	87,132	60,880	26,252	116,849	581,509	72.09
1993	218,212	52,794	56,337	(3,543)	446,670	91,315	52,800	38,515	119,570	566,240	73.08
1994	164,666	73,518	31,292	42,226	449,820	73,494	30,953	42,541	127,554	577,374	74.59
1995	134,173	43,230	79,176	(35,946)	446,930	40,529	24,398	16,131	125,457	572,388	74.24
1996	170,250	47,484	97,315	(49,831)	486,640	45,307	34,379	10,928	110,977	597,617	77.68

Definitions and footnotes are included in the appended Technical Notes.

Table 22.1
OTS-Regulated Single-Family Fixed and Adjustable Rate Mortgage Market Share, 1984 - 1996¹
(Dollars in Millions)

Year	Total Assets (\$)	Total Mortgage Portfolio (\$)	Total Single-Family Mortgages Portfolio (\$)	Fixed Rate Mortgages (\$)	Adjustable Rate Mortgages (\$)	Fixed Rate Percent of Single-Family %	Adjustable Rate Percent of Single-Family %
1984	1,012,969	709,986	471,566	324,107	147,459	68.73	31.27
1985	1,109,789	766,266	487,344	302,836	184,508	62.14	37.86
1986	1,208,408	821,891	465,670	286,480	179,190	61.52	38.48
1987	1,288,981	944,120	484,458	271,636	212,822	56.07	43.93
1988	1,368,843	986,401	526,937	277,274	249,663	52.62	47.38
1989	1,186,906	818,388	489,260	212,143	277,117	43.36	56.64
1990	1,029,165	762,186	442,967	184,186	258,781	41.58	58.42
1991	895,296	648,699	408,322	170,107	238,215	41.66	58.34
1992	806,662	581,509	368,748	150,044	218,704	40.69	59.31
1993	774,775	566,240	447,221	178,110	269,111	39.83	60.17
1994	774,069	577,374	469,552	165,542	304,010	35.26	64.74
1995	770,982	572,388	462,896	161,531	301,365	34.90	65.10
1996	769,367	597,617	471,796	161,221	310,575	34.17	65.83

These data include both mortgages and mortgage-backed securities. These do not represent the total for the industry. See Technical Note 12.

Definitions and footnotes are included in the appended Technical Notes.

Table 23
OTS-Regulated Thrift Institutions Structural Data, Number and Assets, 1990 - 1996¹³

Number

Year	Net Decline	Number of Entrants	Total Exits	Number of Failures	Conversions			External Acquisitions			Voluntary Mergers with Other OTS-reg. Thrifts	Liquidations
					Total	To Comm. Banks	To State Chart. Sav. Banks	Total	By Commercial Banks	By State Savings Banks		
1990	253	24	277	213	16	11	5	6	6	0	42	0
1991	247	6	253	147	43	21	22	19	19	0	38	6
1992	242	6	248	61	108	10	98	31	30	1	40	8
1993	198	15	213	8	116	18	98	42	39	3	37	10
1994	138	11	149	2	66	17	49	46	44	2	32	3
1995	106	23	129	2	29	13	16	50	50	0	43	5
1996	103	17	120	1	30	10	20	50	47	3	36	3

Definitions and footnotes are included in the appended Technical Notes.

Assets
(Dollars in Billions)

Year	Net Decline (\$)	Assets of Entrants (\$)	Total Exits (\$)	Assets of Failures (\$)	Conversions			External Acquisitions			Voluntary Mergers with Other OTS-reg. Thrifts (\$)	Liquidations (\$)
					Total (\$)	To Comm. Banks (\$)	To State Chart. Sav. Banks (\$)	Total (\$)	By Commercial Banks (\$)	By State Savings Banks (\$)		
1990	153.9	0.2	154.1	130.0	2.7	1.1	1.6	3.9	3.9	0.0	17.5	na
1991	105.6	0.2	105.8	81.1	7.6	3.0	4.6	4.3	4.3	0.0	12.8	na
1992	83.2	0.1	102.4	53.9	21.7	2.8	18.9	7.8	7.7	0.1	19.0	na
1993	46.3	5.7	120.1	6.1	24.1	11.2	12.9	21.7	21.7	0.1	68.1	na
1994	39.1	2.7	68.5	0.1	18.3	6.2	12.1	23.4	23.3	0.1	26.7	na
1995	24.8	14.9	89.1	0.4	6.8	4.1	2.7	32.4	22.0	10.4	49.4	na
1996	33.9	1.7	60.1	0.0	6.2	5.7	0.5	29.0	28.2	0.8	24.5	0.4

Definitions and footnotes are included in the appended Technical Notes.

Table 24
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory, 1984 - 1996
(Dollars in Millions)

ALABAMA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	36	37	37	36	37	32	30
Total Assets (\$).	6,607	7,640	8,494	8,904	10,623	8,209	7,877
Total Deposits (\$).	5,887	6,530	6,767	6,886	7,838	6,097	5,767
Total Liabilities (\$).	6,414	7,395	8,194	8,622	10,178	7,808	7,517
Total Equity Capital (\$).	193	246	300	283	445	401	361
Net Income (Losses) (\$).	0.8	22.1	33.4	(8.9)	(25.2)	(18.2)	(32.4)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	27	25	21	20	18	14	
Total Assets (\$).	4,945	4,893	4,182	2,341	2,356	1,970	
Total Deposits (\$).	4,225	4,052	3,324	1,944	1,946	1,642	
Total Liabilities (\$).	4,623	4,542	3,864	2,156	2,152	1,794	
Total Equity Capital (\$).	322	350	318	186	203	176	
Net Income (Losses) (\$).	18.9	30.7	33.5	24.0	16.2	8.2	15.9

ALASKA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	5	5	4	3	3	1	1
Total Assets (\$).	558	578	547	526	352	109	110
Total Deposits (\$).	412	411	399	406	379	101	101
Total Liabilities (\$).	528	546	522	539	450	104	104
Total Equity Capital (\$).	30	31	25	(14)	(97)	6	6
Net Income (Losses) (\$).	3.8	1.8	7.3	(39.6)	(76.9)	(0.2)	0.6
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	1	1	1	1	1	1	
Total Assets (\$).	111	110	107	103	106	109	
Total Deposits (\$).	104	104	98	97	98	97	
Total Liabilities (\$).	107	105	100	99	100	103	
Total Equity Capital (\$).	4	5	6	5	6	6	
Net Income (Losses) (\$).	(2.2)	1.3	0.8	(0.2)	0.6	(0.1)	0.3

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

ARIZONA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	10	14	14	12	11	6	2
Total Assets (\$).	15,035	18,615	21,478	24,065	24,151	12,839	220
Total Deposits (\$).	10,627	12,882	14,618	16,758	17,393	9,580	192
Total Liabilities (\$).	14,550	18,009	20,708	23,378	24,268	12,931	212
Total Equity Capital (\$).	484	625	769	687	(117)	(92)	8
Net Income (Losses) (\$).	66.4	97.0	(119.0)	(71.2)	(887.6)	(834.9)	(7.0)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	1	2	2	2	2	2	2
Total Assets (\$).	73	180	218	198	433	515	
Total Deposits (\$).	64	155	185	243	369	432	
Total Liabilities (\$).	69	163	197	275	404	482	
Total Equity Capital (\$).	4	17	21	23	29	33	
Net Income (Losses) (\$).	0.7	1.9	3.2	2.1	3.2	4.4	5.7

ARKANSAS

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	39	39	39	37	36	24	20
Total Assets (\$).	7,812	8,303	8,139	6,706	6,406	3,077	2,585
Total Deposits (\$).	6,859	7,289	7,234	5,653	5,708	2,652	2,268
Total Liabilities (\$).	7,570	8,122	8,215	7,078	7,239	2,988	2,481
Total Equity Capital (\$).	191	178	(76)	(372)	(833)	89	103
Net Income (Losses) (\$).	19.4	14.5	(367.6)	(320.5)	(485.0)	(7.1)	(2.2)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	19	18	19	17	17	16	
Total Assets (\$).	2,497	2,641	3,124	3,292	3,407	3,412	
Total Deposits (\$).	2,292	2,365	2,669	2,584	22,684	2,603	
Total Liabilities (\$).	2,378	2,484	2,915	3,064	3,148	3,131	
Total Equity Capital (\$).	118	157	209	228	259	281	
Net Income (Losses) (\$).	13.1	27.2	32.3	30.4	30.8	20.5	31.2

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

CALIFORNIA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	200	219	216	206	192	160	139
Total Assets (\$).	250,595	272,673	308,443	345,631	371,955	347,208	325,623
Total Deposits (\$).	189,788	199,908	218,132	239,780	256,717	242,917	240,917
Total Liabilities (\$).	242,556	263,453	298,297	334,658	356,166	331,284	310,691
Total Equity Capital (\$).	7,919	9,117	10,033	10,961	15,774	15,896	14,929
Net Income (Losses) (\$).	(147.2)	888.7	981.5	105.9	284.2	(651.1)	(1,095.4)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	117	103	96	87	77	66	
Total Assets (\$).	288,612	267,589	264,913	259,204	243,812	248,123	
Total Deposits (\$).	225,010	204,856	198,206	178,987	165,949	166,833	
Total Liabilities (\$).	271,893	250,385	246,942	243,039	227,527	231,833	
Total Equity Capital (\$).	16,719	17,204	17,970	16,165	16,263	16,261	
Net Income (Losses) (\$).	130.0	520.3	504.4	320.0	924.0	663.6	1,353.4

COLORADO

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	37	37	38	36	35	22	20
Total Assets (\$).	13,241	14,147	15,854	14,624	14,773	11,314	9,855
Total Deposits (\$).	10,143	10,810	11,405	10,692	10,290	8,251	7,445
Total Liabilities (\$).	12,669	13,507	15,221	14,261	14,537	10,921	9,424
Total Equity Capital (\$).	538	598	612	363	236	394	431
Net Income (Losses) (\$).	25.7	38.6	(96.5)	(219.3)	(596.5)	(174.5)	(46.4)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	20	19	16	16	16	15	
Total Assets (\$).	8,466	4,643	2,179	2,404	2,714	2,519	
Total Deposits (\$).	6,744	3,878	1,836	1,935	2,119	1,965	
Total Liabilities (\$).	7,950	4,281	1,989	2,206	2,440	2,248	
Total Equity Capital (\$).	516	362	189	197	274	271	
Net Income (Losses) (\$).	143.9	46.8	28.1	21.3	20.9	16.9	24.6

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

CONNECTICUT

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	37	37	33	29	28	26	23
Total Assets (\$).	10,434	10,957	12,344	14,049	13,561	10,648	9,628
Total Deposits (\$).	8,517	8,595	8,599	9,359	9,099	7,854	7,161
Total Liabilities (\$).	10,084	10,505	11,589	13,226	12,951	10,049	9,314
Total Equity Capital (\$).	350	452	755	823	609	599	314
Net Income (Losses) (\$).	17.5	65.3	64.9	50.9	9.0	(19.8)	(254.4)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	18	17	16	13	12	12	
Total Assets (\$).	7,216	8,638	8,836	8,153	6,001	7,041	
Total Deposits (\$).	6,301	7,198	6,926	6,109	4,466	5,351	
Total Liabilities (\$).	6,801	8,179	8,353	7,665	5,601	6,578	
Total Equity Capital (\$).	415	459	483	488	400	463	
Net Income (Losses) (\$).	(3.9)	(34.9)	25.0	45.4	38.8	48.3	58.8

DELAWARE

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	5	5	5	5	5	5	5
Total Assets (\$).	1,210	1,319	1,423	1,671	1,874	1,935	1,847
Total Deposits (\$).	1,088	1,144	1,181	1,258	1,375	1,397	1,341
Total Liabilities (\$).	1,166	1,282	1,335	1,569	1,759	1,829	1,810
Total Equity Capital (\$).	44	47	88	102	115	106	37
Net Income (Losses) (\$).	0.4	2.9	5.4	8.1	5.7	(7.0)	(82.3)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	5	4	3	3	3	4	
Total Assets (\$).	1,640	1,025	962	1,142	1,397	1,813	
Total Deposits (\$).	1,224	805	740	739	868	1,115	
Total Liabilities (\$).	1,576	986	891	1,060	1,291	1,684	
Total Equity Capital (\$).	65	39	72	28	106	130	
Net Income (Losses) (\$).	29.3	17.9	7.4	12.6	32.1	15.1	15.6

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

DISTRICT OF COLUMBIA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	7	6	6	6	5	4	3
Total Assets (\$).	3,898	3,809	4,249	4,409	2,827	2,870	1,661
Total Deposits (\$).	3,020	2,904	2,812	2,841	1,828	1,842	1,147
Total Liabilities (\$).	3,990	3,859	4,066	4,199	2,504	2,529	1,361
Total Equity Capital (\$).	(92)	(52)	182	210	323	341	300
Net Income (Losses) (\$).	(23.7)	(0.8)	13.7	(1.4)	(6.7)	25.1	10.4
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	2	2	2	1	1	1	
Total Assets (\$).	475	465	480	256	265	261	
Total Deposits (\$).	388	379	396	201	227	203	
Total Liabilities (\$).	453	441	453	242	248	244	
Total Equity Capital (\$).	22	24	27	14	17	17	
Net Income (Losses) (\$).	1.3	2.3	4.0	1.9	1.4	0.3	1.2

FLORIDA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	123	144	150	149	145	130	114
Total Assets (\$).	75,075	80,767	82,580	79,918	88,456	76,438	53,652
Total Deposits (\$).	60,823	63,659	64,165	60,521	65,465	58,727	44,571
Total Liabilities (\$).	72,586	77,350	78,682	77,014	85,669	73,472	51,558
Total Equity Capital (\$).	2,459	2,406	3,879	2,837	2,787	2,739	2,093
Net Income (Losses) (\$).	26.7	158.1	(40.9)	(135.0)	(484.7)	(663.8)	(533.0)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	94	88	79	80	70	57	
Total Assets (\$).	41,546	38,245	32,891	31,042	25,539	16,804	
Total Deposits (\$).	35,199	31,588	25,448	23,353	20,202	13,346	
Total Liabilities (\$).	39,213	35,272	30,409	28,439	23,338	15,412	
Total Equity Capital (\$).	2,332	2,974	2,482	1,603	2,201	1,392	
Net Income (Losses) (\$).	59.7	289.5	285.4	237.4	195.8	92.6	145.1

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

GEORGIA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	65	65	67	69	71	65	62
Total Assets (\$).	13,401	14,638	16,069	18,148	20,159	17,938	17,730
Total Deposits (\$).	11,672	12,341	13,221	13,736	14,408	13,540	13,133
Total Liabilities (\$).	12,961	14,143	15,392	17,359	19,276	16,993	16,823
Total Equity Capital (\$).	440	496	678	789	882	946	907
Net Income (Losses) (\$).	4.7	60.9	105.9	60.8	37.8	(105.5)	(42.1)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	50	43	39	37	36	35	
Total Assets (\$).	14,986	13,633	6,601	6,632	6,637	5,835	
Total Deposits (\$).	11,591	10,067	5,268	5,134	5,106	4,307	
Total Liabilities (\$).	14,008	12,695	6,016	6,057	5,977	5,188	
Total Equity Capital (\$).	979	938	585	585	660	647	
Net Income (Losses) (\$).	60.4	118.3	72.3	54.4	62.7	24.7	40.9

GUAM

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	2	2	2	2	2	2	2
Total Assets (\$).	84	83	86	95	107	118	130
Total Deposits (\$).	45	49	58	67	77	90	102
Total Liabilities (\$).	73	71	74	81	92	104	115
Total Equity Capital (\$).	11	12	13	13	15	14	15
Net Income (Losses) (\$).	0.7	0.2	1.0	1.0	1.6	2.6	2.5
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	2	2	2	2	2	2	
Total Assets (\$).	145	189	207	225	245	261	
Total Deposits (\$).	102	108	104	112	117	126	
Total Liabilities (\$).	121	160	172	186	202	213	
Total Equity Capital (\$).	24	29	35	39	44	48	
Net Income (Losses) (\$).	3.2	4.9	5.1	4.8	4.9	4.2	4.7

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

HAWAII

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	6	6	6	6	6	6	6
Total Assets (\$).	3,464	3,562	3,657	5,504	6,546	7,251	7,314
Total Deposits (\$).	2,738	2,749	2,719	3,814	4,515	4,956	5,273
Total Liabilities (\$).	3,392	3,475	3,514	5,253	6,227	6,936	6,866
Total Equity Capital (\$).	72	87	143	250	318	315	448
Net Income (Losses) (\$).	(22.9)	12.4	37.3	56.8	51.9	30.4	81.0
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	6	5	5	5	5	5	5
Total Assets (\$).	7,330	4,680	4,930	5,852	6,348	6,567	
Total Deposits (\$).	5,447	3,643	3,648	3,752	4,067	4,085	
Total Liabilities (\$).	6,809	4,259	4,480	5,383	5,842	6,063	
Total Equity Capital (\$).	521	421	450	470	505	504	
Net Income (Losses) (\$).	67.9	61.8	57.6	54.7	47.6	38.1	54.1

IDAHO

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	9	9	9	7	5	5	5
Total Assets (\$).	1,444	1,549	1,476	904	884	898	926
Total Deposits (\$).	1,144	1,212	1,184	697	698	716	738
Total Liabilities (\$).	1,443	1,543	1,522	862	843	855	865
Total Equity Capital (\$).	1	6	(45)	42	42	43	60
Net Income (Losses) (\$).	6.7	7.0	(49.1)	(29.1)	1.4	2.0	(0.5)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	3	3	4	4	4	4	
Total Assets (\$).	459	477	498	519	570	589	
Total Deposits (\$).	428	432	442	432	469	474	
Total Liabilities (\$).	434	448	458	476	523	539	
Total Equity Capital (\$).	25	30	39	43	47	50	
Net Income (Losses) (\$).	4.4	5.0	6.2	3.9	4.1	2.0	3.7

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

ILLINOIS

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	273	269	267	264	247	219	195
Total Assets (\$).	57,585	59,818	64,956	68,191	67,400	60,792	53,824
Total Deposits (\$).	50,455	52,759	54,986	55,198	53,466	49,379	44,537
Total Liabilities (\$).	56,695	58,154	61,623	64,724	63,403	57,190	50,081
Total Equity Capital (\$).	885	1,655	3,319	3,461	3,997	3,602	3,743
Net Income (Losses) (\$).	69.5	331.0	497.8	33.0	66.3	222.6	194.8
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	177	151	125	114	97	87	
Total Assets (\$).	45,470	43,249	39,679	40,734	47,210	44,091	
Total Deposits (\$).	38,920	36,353	32,152	31,988	33,908	31,182	
Total Liabilities (\$).	42,141	39,634	36,196	36,951	42,926	40,058	
Total Equity Capital (\$).	3,329	3,613	3,483	3,783	4,283	4,032	
Net Income (Losses) (\$).	280.8	366.7	384.3	305.5	442.4	400.7	542.0

INDIANA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	117	117	116	113	106	102	94
Total Assets (\$).	11,772	12,119	12,729	13,655	13,922	13,522	13,331
Total Deposits (\$).	10,471	10,827	11,248	11,794	11,603	11,191	11,290
Total Liabilities (\$).	11,368	11,655	12,170	12,953	13,038	12,629	12,351
Total Equity Capital (\$).	403	465	560	702	884	903	981
Net Income (Losses) (\$).	15.1	61.5	94.9	25.0	54.9	64.6	64.5
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	90	87	79	73	69	66	
Total Assets (\$).	13,501	13,964	12,873	13,436	13,212	14,042	
Total Deposits (\$).	11,220	11,366	10,311	10,062	9,684	9,705	
Total Liabilities (\$).	12,454	12,801	11,696	12,229	11,915	12,770	
Total Equity Capital (\$).	1,047	1,163	1,177	1,206	1,298	1,272	
Net Income (Losses) (\$).	112.8	149.2	164.1	79.5	123.2	73.4	113.2

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

IOWA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	52	52	52	50	45	42	37
Total Assets (\$).	8,781	8,991	9,021	8,616	9,662	8,660	5,819
Total Deposits (\$).	7,356	7,749	7,803	7,374	7,970	7,439	4,951
Total Liabilities (\$).	8,625	8,855	8,962	8,565	9,366	8,371	5,573
Total Equity Capital (\$).	156	136	59	51	296	289	245
Net Income (Losses) (\$).	(36.4)	(6.0)	(62.3)	(80.9)	(97.9)	(14.1)	13.4
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	32	31	31	33	32	30	
Total Assets (\$).	4,541	4,638	4,658	5,349	5,934	5,906	
Total Deposits (\$).	3,892	3,791	3,713	3,837	4,258	4,172	
Total Liabilities (\$).	4,244	4,269	4,238	4,844	5,386	5,338	
Total Equity Capital (\$).	297	369	420	506	548	568	
Net Income (Losses) (\$).	38.8	51.7	52.4	45.7	35.6	30.9	47.7

KANSAS

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	62	59	58	55	55	39	36
Total Assets (\$).	12,327	14,938	16,732	20,366	22,549	18,278	8,943
Total Deposits (\$).	94,108	10,550	12,034	13,274	14,770	11,867	7,331
Total Liabilities (\$).	11,959	14,451	15,991	19,590	21,809	17,399	8,415
Total Equity Capital (\$).	365	484	738	777	740	879	528
Net Income (Losses) (\$).	60.2	92.0	173.5	32.9	(54.5)	(228.6)	29.3
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	33	31	25	24	22	22	
Total Assets (\$).	8,715	8,476	7,305	7,630	7,539	7,798	
Total Deposits (\$).	7,321	7,067	5,967	6,026	5,974	6,178	
Total Liabilities (\$).	8,122	7,795	6,592	6,848	6,720	6,938	
Total Equity Capital (\$).	593	681	713	782	819	859	
Net Income (Losses) (\$).	66.8	87.8	83.9	59.1	60.0	48.5	72.9

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

KENTUCKY

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	69	68	67	67	63	62	61
Total Assets (\$).	7,302	7,404	7,161	7,452	7,715	7,787	7,854
Total Deposits (\$).	6,455	6,669	6,288	6,340	6,415	6,788	6,785
Total Liabilities (\$).	7,061	7,159	6,831	7,072	7,228	7,266	7,301
Total Equity Capital (\$).	242	245	329	379	487	521	553
Net Income (Losses) (\$).	1.9	(0.2)	41.7	0.7	38.9	46.6	33.0
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	58	56	55	52	51	46	
Total Assets (\$).	7,537	7,275	7,310	5,990	7,761	7,035	
Total Deposits (\$).	6,545	6,232	5,969	4,407	4,945	4,787	
Total Liabilities (\$).	6,939	6,634	6,651	5,248	6,869	6,232	
Total Equity Capital (\$).	598	640	660	743	892	802	
Net Income (Losses) (\$).	45.3	64.7	57.8	64.1	59.2	21.2	40.8

LOUISIANA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	109	106	102	96	93	60	47
Total Assets (\$).	14,077	14,560	15,338	15,462	14,890	10,120	8,153
Total Deposits (\$).	12,618	12,894	12,911	12,857	12,379	8,955	7,913
Total Liabilities (\$).	13,803	14,487	14,592	14,808	14,221	9,819	8,300
Total Equity Capital (\$).	274	73	746	654	669	301	(147)
Net Income (Losses) (\$).	6.2	(218.6)	(154.8)	(321.0)	(248.3)	(226.0)	(211.9)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	44	40	35	35	34	33	
Total Assets (\$).	5,718	4,005	3,664	3,661	3,809	3,666	
Total Deposits (\$).	5,597	3,661	3,279	3,197	3,259	3,062	
Total Liabilities (\$).	5,664	3,713	3,340	3,297	3,378	3,242	
Total Equity Capital (\$).	54	292	324	364	430	425	
Net Income (Losses) (\$).	(110.2)	54.0	53.6	39.7	36.6	21.1	34.9

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

MAINE

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	16	16	17	17	16	16	15
Total Assets (\$).	831	864	1,370	1,638	886	948	914
Total Deposits (\$).	705	721	996	1,301	756	775	770
Total Liabilities (\$).	798	810	1,257	1,511	805	862	831
Total Equity Capital (\$).	33	53	113	128	81	87	83
Net Income (Losses) (\$).	(0.9)	8.4	19.7	12.7	5.6	6.1	3.1
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	15	14	14	13	12	11	
Total Assets (\$).	936	872	961	842	937	1,012	
Total Deposits (\$).	797	719	795	670	749	778	
Total Liabilities (\$).	857	794	875	759	849	920	
Total Equity Capital (\$).	79	78	86	83	88	92	
Net Income (Losses) (\$).	(6.8)	(1.2)	9.0	8.7	7.4	5.6	7.2

MARYLAND

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	56	93	95	96	98	99	92
Total Assets (\$).	10,379	16,541	18,664	20,709	23,429	21,682	21,537
Total Deposits (\$).	8,783	14,497	15,705	16,380	18,363	17,918	17,100
Total Liabilities (\$).	10,266	16,193	18,080	20,046	22,654	20,650	20,495
Total Equity Capital (\$).	113	348	584	662	774	1,033	1,042
Net Income (Losses) (\$).	15.4	58.2	103.4	5.7	68.0	107.2	24.6
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	88	83	81	80	77	69	
Total Assets (\$).	19,763	15,797	46,559	46,329	17,288	9,651	
Total Deposits (\$).	16,337	13,354	13,087	13,017	13,707	7,828	
Total Liabilities (\$).	18,755	14,752	15,331	15,040	15,853	8,715	
Total Equity Capital (\$).	1,008	1,044	1,229	1,290	1,435	936	
Net Income (Losses) (\$).	(12.8)	52.1	151.5	128.5	114.2	70.1	106.9

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

MASSACHUSETTS

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	31	32	36	36	32	31	27
Total Assets (\$).	7,928	8,779	9,670	11,778	13,303	12,304	6,083
Total Deposits (\$).	6,495	7,176	7,515	8,476	9,683	9,493	5,168
Total Liabilities (\$).	7,530	8,269	8,977	11,056	12,551	11,803	5,746
Total Equity Capital (\$).	398	506	690	722	752	502	337
Net Income (Losses) (\$).	33.1	75.6	120.5	62.8	44.6	(196.8)	(190.5)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	25	24	24	24	25	25	
Total Assets (\$).	5,474	5,119	4,129	4,531	5,697	6,776	
Total Deposits (\$).	4,884	4,570	3,384	3,452	4,494	4,987	
Total Liabilities (\$).	5,185	4,818	3,811	4,188	5,227	6,192	
Total Equity Capital (\$).	289	302	318	343	470	584	
Net Income (Losses) (\$).	(44.6)	9.5	29.9	31.5	33.9	33.6	45.7

MICHIGAN

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	53	52	51	51	47	43	42
Total Assets (\$).	26,824	31,257	34,477	36,898	37,974	35,233	32,199
Total Deposits (\$).	19,313	20,158	21,064	21,245	21,521	20,516	19,011
Total Liabilities (\$).	26,793	30,577	33,489	35,485	36,304	33,698	30,643
Total Equity Capital (\$).	431	680	988	1,412	1,670	1,535	1,551
Net Income (Losses) (\$).	24.6	162.3	226.9	144.9	134.8	78.3	18.3
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	36	34	33	31	30	24	
Total Assets (\$).	29,705	29,255	29,951	30,542	23,847	25,455	
Total Deposits (\$).	18,155	17,673	17,810	17,505	16,466	17,573	
Total Liabilities (\$).	28,071	27,455	28,033	28,574	22,094	23,688	
Total Equity Capital (\$).	1,643	1,800	1,918	1,968	1,753	1,767	
Net Income (Losses) (\$).	144.4	208.0	129.7	90.4	209.0	132.4	204.7

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

MINNESOTA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	40	37	37	36	32	31	27
Total Assets (\$).	13,466	14,316	15,739	15,995	15,210	11,137	7,127
Total Deposits (\$).	10,318	10,568	10,594	11,029	10,939	8,517	5,800
Total Liabilities (\$).	13,330	14,192	15,518	15,894	15,257	10,802	6,826
Total Equity Capital (\$).	134	122	219	102	(48)	335	301
Net Income (Losses) (\$).	4.3	4.6	9.7	(86.4)	(355.1)	0.0	(18.7)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	26	24	24	22	22	23	
Total Assets (\$).	6,881	6,739	6,546	6,581	5,680	6,093	
Total Deposits (\$).	5,715	5,363	4,884	4,586	4,037	4,078	
Total Liabilities (\$).	6,538	6,315	6,005	5,988	5,068	5,516	
Total Equity Capital (\$).	342	424	541	593	611	577	
Net Income (Losses) (\$).	27.4	57.6	72.3	86.6	98.9	84.7	101.9

MISSISSIPPI

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	45	45	45	42	42	33	26
Total Assets (\$).	3,590	3,954	4,711	5,019	5,184	3,583	2,923
Total Deposits (\$).	3,303	3,587	4,176	4,220	4,377	3,019	2,517
Total Liabilities (\$).	3,532	3,849	4,563	4,862	5,138	3,457	2,772
Total Equity Capital (\$).	50	95	129	156	46	126	151
Net Income (Losses) (\$).	11.5	36.6	25.0	(10.5)	(90.3)	(81.6)	(17.6)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	23	21	16	15	14	13	
Total Assets (\$).	2,872	2,570	2,239	2,389	2,591	2,616	
Total Deposits (\$).	2,554	2,258	1,872	1,890	1,922	1,780	
Total Liabilities (\$).	2,713	2,394	2,053	2,185	2,356	2,362	
Total Equity Capital (\$).	160	176	186	204	235	254	
Net Income (Losses) (\$).	6.3	32.9	36.6	22.4	33.4	24.9	33.1

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

MISSOURI

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	85	86	85	81	80	74	69
Total Assets (\$).	20,089	21,141	21,682	23,817	24,804	21,285	18,134
Total Deposits (\$).	17,540	18,452	17,741	18,687	18,923	16,812	14,887
Total Liabilities (\$).	19,596	20,603	21,060	23,104	24,122	20,995	17,297
Total Equity Capital (\$).	493	538	623	713	582	289	837
Net Income (Losses) (\$).	(4.3)	33.5	18.1	(9.9)	(112.5)	(328.3)	(32.1)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	65	61	60	56	53	49	
Total Assets (\$).	15,012	14,796	16,445	16,239	16,671	15,347	
Total Deposits (\$).	12,230	11,717	12,203	10,917	10,928	11,082	
Total Liabilities (\$).	14,202	13,835	15,279	15,094	15,434	14,173	
Total Equity Capital (\$).	810	961	1,166	1,144	1,237	1,174	
Net Income (Losses) (\$).	31.7	125.5	136.8	99.7	105.7	49.0	91.1

MONTANA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	11	11	11	11	10	10	10
Total Assets (\$).	1,179	1,185	1,189	1,208	1,171	1,179	1,199
Total Deposits (\$).	1,060	1,048	1,024	973	925	965	984
Total Liabilities (\$).	1,141	1,139	1,115	1,131	1,080	1,082	1,095
Total Equity Capital (\$).	38	46	74	77	91	98	105
Net Income (Losses) (\$).	1.0	3.8	6.9	2.2	4.8	7.5	8.5
ITEM	1991	1992	1993	1994	1995	1995	1996 Adj
Number of Institutions.....	9	9	9	9	9	10	
Total Assets (\$).	1,246	1,319	1,422	1,649	1,766	1,827	
Total Deposits (\$).	1,038	1,102	1,147	1,176	1,206	1,234	
Total Liabilities (\$).	1,133	1,194	1,281	1,477	1,577	1,637	
Total Equity Capital (\$).	114	125	141	171	189	190	
Net Income (Losses) (\$).	10.1	16.5	19.7	17.1	16.8	14.5	19.1

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

NEBRASKA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	24	23	23	23	25	20	17
Total Assets (\$).	7,629	8,218	9,023	11,299	12,310	9,922	9,062
Total Deposits (\$).	5,362	5,769	6,068	7,394	7,768	5,825	5,331
Total Liabilities (\$).	7,487	8,033	8,843	11,111	12,200	9,641	8,785
Total Equity Capital (\$).	142	185	180	127	50	221	277
Net Income (Losses) (\$).	7.5	11.1	(6.4)	(47.0)	(91.5)	(39.3)	10.7
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	17	16	15	15	14	13	
Total Assets (\$).	8,142	7,091	7,590	8,019	8,735	8,735	
Total Deposits (\$).	5,429	4,335	4,906	5,114	5,625	5,891	
Total Liabilities (\$).	7,796	6,640	7,074	7,540	8,159	8,128	
Total Equity Capital (\$).	345	451	517	479	576	607	
Net Income (Losses) (\$).	64.4	48.5	64.2	(29.8)	63.2	56.9	80.8

NEVADA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	6	6	7	5	5	5	5
Total Assets (\$).	3,144	3,403	4,158	4,616	5,124	4,881	4,599
Total Deposits (\$).	2,553	2,721	2,793	2,829	2,996	3,216	3,114
Total Liabilities (\$).	3,004	3,241	3,910	4,353	4,848	4,595	4,298
Total Equity Capital (\$).	140	162	248	263	276	284	200
Net Income (Losses) (\$).	6.6	25.1	34.6	28.7	28.2	18.8	10.1
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	5	5	4	2	2	1	
Total Assets (\$).	3,877	3,761	3,323	3,376	3,342	2,772	
Total Deposits (\$).	3,103	3,004	2,621	2,642	2,668	2,448	
Total Liabilities (\$).	3,637	3,489	3,023	3,084	3,034	2,529	
Total Equity Capital (\$).	240	273	300	290	308	243	
Net Income (Losses) (\$).	(70.4)	3.1	24.1	22.0	6.2	(25.6)	(14.5)

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

NEW HAMPSHIRE

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	14	15	13	13	12	12	12
Total Assets (\$).	1,689	2,454	2,484	2,852	2,739	2,687	2,531
Total Deposits (\$).	1,462	2,013	1,949	2,129	2,085	2,135	2,057
Total Liabilities (\$).	1,583	2,282	2,278	2,629	2,528	2,490	2,398
Total Equity Capital (\$).	96	172	206	223	211	197	133
Net Income (Losses) (\$).	8.6	24.4	20.5	11.2	1.6	(13.2)	(54.0)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	9	9	8	9	7	7	
Total Assets (\$).	1,544	1,582	1,538	1,851	1,694	1,257	
Total Deposits (\$).	1,342	1,422	1,304	1,564	1,393	1,083	
Total Liabilities (\$).	1,426	1,464	1,399	1,686	1,504	1,135	
Total Equity Capital (\$).	118	128	138	165	190	122	
Net Income (Losses) (\$).	(30.1)	10.8	20.7	17.2	10.1	12.9	17.1

NEW JERSEY

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	141	141	139	137	133	125	111
Total Assets (\$).	42,858	46,541	49,694	52,490	54,347	42,377	37,090
Total Deposits (\$).	36,647	39,282	39,880	40,940	41,891	34,010	29,420
Total Liabilities (\$).	41,936	45,303	47,954	50,590	51,924	40,128	35,118
Total Equity Capital (\$).	906	1,231	1,734	20,098	2,422	2,249	1,971
Net Income (Losses) (\$).	183.7	332.4	427.9	148.0	80.3	(212.8)	(299.4)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	97	82	71	63	66	61	
Total Assets (\$).	34,927	24,026	23,449	23,283	29,985	27,706	
Total Deposits (\$).	28,369	20,408	19,632	18,894	23,395	20,428	
Total Liabilities (\$).	33,004	22,304	21,584	21,285	27,006	25,000	
Total Equity Capital (\$).	1,923	1,722	1,864	1,998	2,978	2,706	
Net Income (Losses) (\$).	(65.5)	220.4	279.4	278.9	216.4	225.5	298.8

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

NEW MEXICO

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	25	25	25	25	24	18	14
Total Assets (\$).	4,298	4,943	5,822	5,987	5,368	3,689	1,459
Total Deposits (\$).	3,552	4,136	4,503	4,646	4,660	1,788	1,226
Total Liabilities (\$).	4,191	4,774	5,664	6,008	5,914	3,670	1,349
Total Equity Capital (\$).	106	165	154	(21)	(546)	19	70
Net Income (Losses) (\$).	12.3	17.5	(23.3)	(173.1)	(563.1)	(155.9)	(10.4)
ITEM	1991	1992	1993	1994	1995	1995	1996 Adj
Number of Institutions.....	13	13	12	12	10	10	
Total Assets (\$).	1,221	1,213	1,253	1,263	1,259	1,433	
Total Deposits (\$).	1,088	1,061	1,022	996	961	1,035	
Total Liabilities (\$).	1,156	1,131	1,161	1,164	1,151	1,318	
Total Equity Capital (\$).	76	82	93	99	108	115	
Net Income (Losses) (\$).	7.9	9.5	14.8	12.8	14.2	9.8	13.7

NEW YORK

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	100	100	98	97	96	95	85
Total Assets (\$).	75,516	80,081	90,391	91,690	98,163	89,269	69,607
Total Deposits (\$).	64,838	66,738	71,070	67,895	91,867	69,926	54,378
Total Liabilities (\$).	74,088	77,980	86,455	76,833	92,997	86,281	66,051
Total Equity Capital (\$).	1,428	2,096	3,927	4,787	5,166	2,987	3,399
Net Income (Losses) (\$).	(64.1)	431.7	874.9	642.6	295.1	(1,537.2)	(799.1)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	77	76	73	70	64	61	
Total Assets (\$).	64,788	54,797	60,772	61,000	64,864	62,572	
Total Deposits (\$).	51,975	44,562	45,420	44,068	45,420	43,295	
Total Liabilities (\$).	61,738	51,494	56,491	56,474	59,865	57,793	
Total Equity Capital (\$).	3,050	3,302	4,282	4,526	4,999	4,779	
Net Income (Losses) (\$).	(520.2)	209.3	(154.9)	411.8	427.2	434.8	548.9

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

NORTH CAROLINA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	115	139	139	137	133	128	122
Total Assets (\$).	14,070	17,186	19,170	20,052	21,101	20,966	19,036
Total Deposits (\$).	12,609	15,379	16,370	16,794	17,514	17,693	16,178
Total Liabilities (\$).	13,712	16,570	18,266	18,947	19,857	19,661	17,711
Total Equity Capital (\$).	358	615	900	1,104	1,243	1,305	1,325
Net Income (Losses) (\$).	57.0	122.7	185.2	111.7	84.4	23.7	(10.2)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	113	60	31	23	22	21	
Total Assets (\$).	17,299	10,170	5,371	3,906	4,326	3,668	
Total Deposits (\$).	14,841	8,816	4,606	3,195	3,341	2,803	
Total Liabilities (\$).	16,016	9,343	4,833	3,481	3,693	3,121	
Total Equity Capital (\$).	1,283	827	538	425	631	545	
Net Income (Losses) (\$).	86.9	108.7	44.6	39.3	26.9	14.7	25.4

NORTH DAKOTA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	6	6	6	6	6	6	5
Total Assets (\$).	3,248	3,411	3,877	4,183	4,577	4,186	5,237
Total Deposits (\$).	2,434	2,537	2,486	2,511	2,607	2,750	4,038
Total Liabilities (\$).	3,186	3,351	3,761	4,047	4,437	4,092	4,993
Total Equity Capital (\$).	62	60	116	136	140	94	244
Net Income (Losses) (\$).	(2.5)	8.9	40.0	14.6	3.8	(6.7)	34.2
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	4	4	4	4	4	3	
Total Assets (\$).	5,286	6,751	7,607	8,551	6,687	5,569	
Total Deposits (\$).	4,415	5,791	5,789	6,010	3,600	3,214	
Total Liabilities (\$).	4,986	6,230	7,005	8,018	6,126	5,039	
Total Equity Capital (\$).	300	521	602	865	561	530	
Net Income (Losses) (\$).	62.5	143.8	73.7	(48.6)	110.7	14.9	34.6

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

OHIO

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	219	247	232	224	223	216	207
Total Assets (\$).	46,955	50,154	51,245	52,371	54,535	51,513	46,671
Total Deposits (\$).	41,377	44,373	43,012	43,442	44,685	43,673	39,757
Total Liabilities (\$).	45,801	48,785	49,249	50,195	51,795	48,800	43,858
Total Equity Capital (\$).	1,137	1,352	1,994	2,176	2,740	2,713	2,812
Net Income (Losses) (\$).	27.5	121.6	286.5	82.8	188.1	141.9	45.2
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	193	181	156	140	133	131	
Total Assets (\$).	40,628	36,480	35,148	35,185	42,812	46,838	
Total Deposits (\$).	35,118	31,472	29,358	27,879	30,700	33,724	
Total Liabilities (\$).	38,066	33,612	31,983	32,038	39,106	43,002	
Total Equity Capital (\$).	2,452	2,869	3,165	3,147	3,706	3,836	
Net Income (Losses) (\$).	111.9	356.6	482.1	392.1	261.0	320.0	449.2

OKLAHOMA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	54	54	53	53	39	30	27
Total Assets (\$).	9,268	9,774	9,970	9,974	11,047	7,714	6,726
Total Deposits (\$).	7,914	8,409	8,610	8,464	8,177	5,699	5,256
Total Liabilities (\$).	9,019	9,585	9,935	10,337	10,700	7,476	6,463
Total Equity Capital (\$).	249	188	35	(363)	348	238	263
Net Income (Losses) (\$).	(1.7)	(36.4)	(302.3)	(527.4)	(255.4)	(195.0)	32.2
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	20	19	15	13	13	13	
Total Assets (\$).	5,372	5,510	5,071	5,379	5,790	6,204	
Total Deposits (\$).	3,793	3,759	3,094	2,768	2,918	3,027	
Total Liabilities (\$).	5,069	6,107	4,678	4,975	5,360	5,790	
Total Equity Capital (\$).	303	404	393	403	430	414	
Net Income (Losses) (\$).	68.0	128.3	73.0	97.0	42.9	33.6	45.8

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

OREGON

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	21	20	20	16	12	12	10
Total Assets (\$).	9,235	9,625	9,541	9,466	1,162	10,727	6,989
Total Deposits (\$).	6,756	6,900	6,874	6,544	6,749	6,699	5,264
Total Liabilities (\$).	9,117	9,574	9,603	9,427	10,761	10,758	6,800
Total Equity Capital (\$).	112	52	(62)	40	401	(31)	190
Net Income (Losses) (\$).	(23.4)	(121.6)	(198.8)	(136.6)	(15.3)	(376.2)	(220.0)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	8	8	7	8	8	8	8
Total Assets (\$).	1,273	3,833	4,491	5,650	9,360	13,815	
Total Deposits (\$).	1,156	2,928	2,444	2,594	2,967	3,324	
Total Liabilities (\$).	1,183	3,536	3,941	5,058	8,301	12,404	
Total Equity Capital (\$).	90	296	550	592	1,059	1,411	
Net Income (Losses) (\$).	3.4	27.1	26.8	24.1	27.4	48.3	59.6

PENNSYLVANIA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	178	176	170	170	167	162	150
Total Assets (\$).	31,966	35,242	38,133	42,795	45,618	39,171	34,540
Total Deposits (\$).	27,476	30,118	31,624	33,056	35,685	31,894	29,097
Total Liabilities (\$).	30,783	33,804	36,387	40,676	43,432	37,451	32,558
Total Equity Capital (\$).	1,183	1,435	1,743	2,119	2,187	1,720	2,093
Net Income (Losses) (\$).	144.9	209.3	280.4	222.6	15.7	(481.6)	(64.2)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	127	102	89	82	78	73	
Total Assets (\$).	28,757	24,429	22,836	22,935	26,670	29,102	
Total Deposits (\$).	24,261	20,433	17,855	17,010	19,505	19,670	
Total Liabilities (\$).	26,883	22,713	21,057	21,082	24,411	26,728	
Total Equity Capital (\$).	1,874	1,716	1,780	1,852	2,259	2,374	
Net Income (Losses) (\$).	99.0	178.0	193.6	168.9	200.0	153.8	225.9

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

PUERTO RICO

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	12	12	10	10	10	11	10
Total Assets (\$).	4,531	5,059	5,568	6,221	6,807	7,068	5,432
Total Deposits (\$).	2,673	2,977	3,230	3,713	4,110	5,108	4,041
Total Liabilities (\$).	4,457	4,939	5,370	5,895	6,459	6,741	5,165
Total Equity Capital (\$).	74	120	198	325	348	327	267
Net Income (Losses) (\$).	15.7	42.9	66.5	47.5	32.5	0.4	(19.4)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	10	9	8	3	2	2	
Total Assets (\$).	5,346	4,267	4,556	217	189	310	
Total Deposits (\$).	4,139	3,118	3,176	180	135	209	
Total Liabilities (\$).	5,059	4,034	4,284	201	170	284	
Total Equity Capital (\$).	287	234	272	16	19	26	
Net Income (Losses) (\$).	19.8	28.0	61.5	42.2	1.6	2.5	3.0

RHODE ISLAND

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	6	5	5	5	4	4	4
Total Assets (\$).	4,326	4,710	5,986	6,017	3,818	3,383	2,899
Total Deposits (\$).	3,645	3,502	4,078	4,016	2,682	2,619	2,282
Total Liabilities (\$).	4,095	4,333	5,469	5,537	3,564	3,257	2,736
Total Equity Capital (\$).	231	376	517	480	254	125	163
Net Income (Losses) (\$).	7.4	36.8	40.0	24.6	26.5	(37.0)	(12.9)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	3	3	2	3	3	3	
Total Assets (\$).	2,290	1,936	98	359	386	412	
Total Deposits (\$).	1,922	1,765	79	279	285	308	
Total Liabilities (\$).	2,233	1,905	93	310	329	346	
Total Equity Capital (\$).	58	31	5	49	57	66	
Net Income (Losses) (\$).	(132.1)	(28.3)	0.6	2.0	10.2	11.2	11.5

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

SOUTH CAROLINA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	46	47	49	49	47	46	46
Total Assets (\$).	9,092	9,590	10,281	10,771	11,696	10,835	10,883
Total Deposits (\$).	7,628	8,014	8,364	8,618	9,083	8,738	8,704
Total Liabilities (\$).	8,918	9,339	9,913	10,325	11,196	10,272	10,241
Total Equity Capital (\$).	174	251	365	444	500	563	642
Net Income (Losses) (\$).	11.7	55.1	63.4	47.8	43.9	(1.0)	41.0
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	45	39	38	37	33	34	
Total Assets (\$).	10,695	10,148	9,467	8,024	7,310	7,721	
Total Deposits (\$).	8,576	8,156	7,553	6,172	5,646	5,876	
Total Liabilities (\$).	10,014	9,423	8,801	7,348	6,642	7,028	
Total Equity Capital (\$).	680	725	665	676	667	693	
Net Income (Losses) (\$).	53.5	77.4	(53.7)	77.6	72.6	48.4	70.8

SOUTH DAKOTA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	14	13	12	12	11	12	12
Total Assets (\$).	1,354	1,346	1,371	1,395	1,414	1,439	1,351
Total Deposits (\$).	1,233	1,241	1,272	1,254	1,258	1,301	1,236
Total Liabilities (\$).	1,327	1,314	1,327	1,349	1,356	1,396	1,321
Total Equity Capital (\$).	27	32	44	46	57	43	30
Net Income (Losses) (\$).	0.2	7.0	8.3	2.7	6.3	(10.5)	(10.9)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	10	9	7	6	6	5	
Total Assets (\$).	1,171	968	788	757	924	844	
Total Deposits (\$).	1,063	845	673	600	725	678	
Total Liabilities (\$).	1,139	888	722	698	852	779	
Total Equity Capital (\$).	32	81	65	59	71	65	
Net Income (Losses) (\$).	(2.6)	5.7	11.7	6.8	6.6	5.2	8.0

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

TENNESSEE

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	66	62	64	63	60	53	49
Total Assets (\$).	9,511	9,710	10,524	11,423	12,081	11,179	10,863
Total Deposits (\$).	8,562	8,570	8,942	9,240	9,860	9,519	9,378
Total Liabilities (\$).	9,223	9,338	9,918	10,741	11,336	10,393	10,199
Total Equity Capital (\$).	288	372	606	681	745	787	664
Net Income (Losses) (\$).	18.2	57.6	74.4	50.5	18.8	24.7	(66.7)

ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	44	38	32	30	25	23	
Total Assets (\$).	9,546	8,228	6,323	6,959	6,849	3,932	
Total Deposits (\$).	8,371	7,135	5,252	5,245	4,690	3,267	
Total Liabilities (\$).	8,897	7,633	5,817	6,390	6,289	3,538	
Total Equity Capital (\$).	649	593	506	569	560	384	
Net Income (Losses) (\$).	34.3	57.7	65.5	77.8	77.6	50.4	68.2

TEXAS

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	267	273	281	279	204	115	80
Total Assets (\$).	77,064	91,290	96,323	99,080	110,499	68,452	58,586
Total Deposits (\$).	61,991	72,806	80,430	85,325	83,950	45,440	40,405
Total Liabilities (\$).	74,737	88,317	97,290	106,916	114,527	66,932	45,411
Total Equity Capital (\$).	2,239	2,832	(1,078)	(7,840)	(4,088)	1,517	2,076
Net Income (Losses) (\$).	282.1	462.5	(3,208.3)	(7,271.4)	(10,497.6)	(978.4)	(200.6)

ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	68	64	62	52	45	37	
Total Assets.....	48,864	47,565	42,982	50,007	52,288	54,427	
Total Deposits.....	37,365	33,299	25,503	29,394	30,641	28,053	
Total Liabilities.....	46,469	44,648	40,014	46,559	48,461	50,082	
Total Equity Capital.....	2,395	2,917	2,948	3,448	3,827	4,345	
Net Income (Losses).....	213.5	739.8	754.0	353.9	577.1	1,037.1	1,179.3

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

UTAH

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	15	14	14	13	13	10	8
Total Assets (\$).	6,288	6,004	5,907	7,070	7,617	4,818	3,853
Total Deposits (\$).	4,578	4,482	4,399	4,584	4,615	2,864	2,316
Total Liabilities (\$).	6,101	5,851	5,874	6,905	7,410	4,295	3,313
Total Equity Capital (\$).	186	152	31	165	208	522	540
Net Income (Losses) (\$).	(14.3)	(58.6)	(114.8)	(92.6)	(75.3)	(165.9)	5.6
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	6	5	4	4	3	2	
Total Assets (\$).	3,018	1,277	989	929	651	571	
Total Deposits (\$).	1,987	968	710	570	336	260	
Total Liabilities (\$).	2,462	1,178	896	810	557	436	
Total Equity Capital (\$).	556	98	93	119	95	135	
Net Income (Losses) (\$).	19.3	44.6	20.4	12.9	14.7	14.9	16.3

VERMONT

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	4	4	4	4	4	4	4
Total Assets (\$).	328	372	427	514	585	565	595
Total Deposits (\$).	288	308	319	367	420	414	419
Total Liabilities (\$).	306	348	400	485	552	533	561
Total Equity Capital (\$).	22	24	27	29	33	33	34
Net Income (Losses) (\$).	1.0	1.7	3.8	3.7	2.8	0.7	1.8
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	4	4	4	3	3	3	
Total Assets (\$).	564	630	653	698	986	1,027	
Total Deposits (\$).	432	485	482	500	756	766	
Total Liabilities (\$).	531	595	616	657	914	953	
Total Equity Capital (\$).	33	34	38	41	72	74	
Net Income (Losses) (\$).	(1.3)	1.6	3.2	4.0	5..8	5.1	8.1

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

VIRGIN ISLANDS

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....				1	1	1	1
Total Assets (\$).				4	151	34	41
Total Deposits (\$).				1	10	31	37
Total Liabilities (\$).				2	14	33	39
Total Equity Capital (\$).				2	2	2	2
Net Income (Losses) (\$).				(0.1)	(0.4)	0.2	0.4
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	1	1	1	1	1	1	1
Total Assets (\$).	47	49	48	48	57	57	57
Total Deposits (\$).	41	41	37	38	51	46	46
Total Liabilities (\$).	45	46	45	45	53	53	53
Total Equity Capital (\$).	3	3	3	3	4	4	4
Net Income (Losses) (\$).	0.5	0.1	0.6	0.1	0.2	0.4	0.5

VIRGINIA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	67	67	66	66	62	58	56
Total Assets (\$).	19,361	21,071	22,788	25,515	29,946	28,706	25,783
Total Deposits (\$).	15,352	17,137	18,254	19,368	21,720	21,335	20,103
Total Liabilities (\$).	18,837	20,251	21,761	24,442	28,660	27,363	25,669
Total Equity Capital (\$).	521	804	1,010	1,072	1,286	1,343	1,113
Net Income (Losses) (\$).	30.2	122.5	152.2	38.7	4.0	13.8	(327.5)
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	51	44	43	37	31	30	
Total Assets (\$).	19,109	14,958	14,346	13,486	9,046	15,432	
Total Deposits (\$).	14,628	10,981	10,150	9,105	6,290	10,719	
Total Liabilities (\$).	18,245	13,979	13,302	12,516	8,241	14,110	
Total Equity Capital (\$).	865	979	1,044	969	805	1,177	
Net Income (Losses) (\$).	(208.3)	66.9	60.0	61.8	84.5	81.8	123.5

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

WASHINGTON

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	46	46	44	39	33	31	27
Total Assets (\$).	13,919	16,330	18,273	17,460	17,252	15,972	16,594
Total Deposits (\$).	10,668	11,665	12,124	11,656	11,498	10,645	11,510
Total Liabilities (\$).	13,246	15,465	17,253	16,499	16,256	14,868	15,371
Total Equity Capital (\$).	665	852	976	954	996	1,104	1,223
Net Income (Losses) (\$).	48.7	38.1	119.1	85.9	56.9	89.5	118.5
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	20	15	13	12	11	9	
Total Assets (\$).	15,807	15,593	16,240	18,554	9,665	9,602	
Total Deposits (\$).	10,744	10,585	10,349	10,855	5,683	5,481	
Total Liabilities (\$).	14,381	13,983	14,605	16,744	8,637	8,592	
Total Equity Capital (\$).	1,427	1,611	1,636	1,810	1,028	1,010	
Net Income (Losses) (\$).	152.1	124.4	238.3	219.3	179.8	110.7	134.1

WEST VIRGINIA

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	19	19	18	18	16	16	15
Total Assets (\$).	2,210	2,294	2,102	2,002	2,074	2,167	1,920
Total Deposits (\$).	1,936	1,977	1,863	1,763	1,731	1,767	1,612
Total Liabilities (\$).	2,120	2,195	2,009	1,923	1,940	2,024	1,772
Total Equity Capital (\$).	91	99	93	79	134	143	148
Net Income (Losses) (\$).	3.5	7.9	(8.8)	(16.0)	9.3	10.3	3.0
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	12	11	11	10	10	9	
Total Assets (\$).	1,228	1,218	1,281	1,399	1,471	1,106	
Total Deposits (\$).	1,063	1,059	1,093	1,146	1,194	891	
Total Liabilities (\$).	1,128	1,100	1,151	1,256	1,305	968	
Total Equity Capital (\$).	100	118	130	143	166	138	
Net Income (Losses) (\$).	4.5	12.5	16.8	13.5	13.6	6.0	9.6

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 24 (continued)
Selected Financial Data For OTS-Regulated Institutions
Private Sector By State And Major Territory
(Dollars in Millions)

WISCONSIN

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	83	80	79	75	72	68	65
Total Assets (\$).	14,857	15,191	15,786	16,382	16,982	16,870	17,596
Total Deposits (\$).	12,298	13,370	13,711	14,051	14,511	14,361	15,357
Total Liabilities (\$).	14,073	14,342	14,783	15,307	15,802	15,576	16,248
Total Equity Capital (\$).	783	849	1,002	1,075	1,170	1,294	1,349
Net Income (Losses) (\$).	54.2	83.6	128.9	67.2	85.9	75.2	56.0
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	61	50	37	30	28	28	
Total Assets (\$).	17,810	13,867	13,828	14,519	15,563	16,788	
Total Deposits (\$).	15,497	11,548	11,151	10,820	11,649	12,194	
Total Liabilities (\$).	16,371	12,760	12,675	13,376	14,261	15,507	
Total Equity Capital (\$).	1,439	1,107	1,153	1,141	1,302	1,281	
Net Income (Losses) (\$).	103.4	147.1	139.3	122.9	148.1	114.9	164.0

WYOMING

ITEM	1984	1985	1986	1987	1988	1989	1990
Number of Institutions.....	12	12	11	11	10	9	7
Total Assets (\$).	1265	1282	1284	1194	1305	1141	913
Total Deposits (\$).	1154	1163	1148	1124	1073	945	713
Total Liabilities (\$).	1225	1260	1268	1233	1258	1100	863
Total Equity Capital (\$).	40	22	16	(39)	48	42	50
Net Income (Losses) (\$).	(1.4)	(5.4)	(17.2)	(43.0)	(37.4)	(6.4)	1.7
ITEM	1991	1992	1993	1994	1995	1996	1996 Adj
Number of Institutions.....	6	6	6	5	4	4	
Total Assets (\$).	812	823	856	342	303	340	
Total Deposits (\$).	707	690	696	281	241	248	
Total Liabilities (\$).	758	756	779	297	258	291	
Total Equity Capital (\$).	54	67	77	45	44	50	
Net Income (Losses) (\$).	3.9	13.0	9.8	3.4	2.3	2.1	3.1

1996 adjusted data exclude the net SAIF special assessment of \$2.1 billion incurred in the third quarter.
Definitions and footnotes are included in the appended Technical Notes.

Table 25
Number of Holding Companies and Thrifts Owned, 1992 - 1996¹⁴

Year-End	Number of Holding Companies (#)	Number of Thrifts (#)	Percent of OTS-Reg. Industry (%)
1993	748	585	35.1
1994	845	654	42.4
1995	895	668	46.5
1996	875	651	48.8

Note: Since some thrifts are held by more than one holding company, the number of holding companies exceeds the number of thrifts held.

Definitions and footnotes are included in the appended Technical Notes.

Table 25.1
Number and Assets of Thrifts Owned by Holding Companies, 1996¹⁴
(Dollars in Billions)

Holding Company Type	1996		
	Number of Holding Companies (#)	Number of Thrifts (#)	Thrift Assets (\$)
<i>OTS-Regulated Holding Companies (HCs)</i>			
Unitary	704	515	467
Multiple	40	39	94
Total OTS-Regulated HCs	744	554	561
<i>FRB/OTS Supervised Bank/Thrift HC Owning A Thrift</i>			
Diversified Unitary	1	na	na
Non-Diversified Multiple	15	15	4
Non-Diversified Unitary	115	82	68
<i>Total Holding Companies and Thrifts in Holding Companies</i>	875	651	632

Note: Since some thrifts are held by more than one holding company, the number of holding companies exceeds the number of thrifts held.

Definitions and footnotes are included in the appended Technical Notes.

**1996 OFFICE OF THRIFT SUPERVISION
FACT BOOK**

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**TECHNICAL NOTES
1996 Fact Book**

THRIFT INDUSTRY FINANCIAL DATA COVERAGE

Data are for thrift institutions (savings and loan associations and savings banks) supervised by the Office of Thrift Supervision (OTS), formerly the Federal Home Loan Bank Board (FHLBB), unless otherwise indicated. The OTS was created upon enactment on August 8, 1989, of the Financial Institutions Reform, Recovery, and Enforcement Act. At this time the FHLBB and the Federal Savings and Loan Insurance Corporation (FSLIC) were abolished. Thrift deposits are primarily insured by the Savings Association Insurance Fund (SAIF), formerly FSLIC, but some thrift deposits are also insured by the Bank Insurance Fund (BIF). The FDIC has supervisory authority over both the SAIF and the BIF. The group of all SAIF-insured institutions is referred to as "SAIF-insured thrift institutions." Subgroups within this category include: SAIF-insured savings and loan associations, SAIF-insured savings banks, SAIF-insured stock thrift institutions, and, beginning in 1978, SAIF-insured private sector savings associations. Total assets and liabilities for the period 1940-1977 are for all FSLIC-insured thrifts.

The sources of data used in compiling this publication for the period prior to 1978 are the Federal Home Loan Bank Board (FHLBB) / Office of Thrift Supervision (OTS) *Savings & Home Financing Source Book* and the Federal Deposit Insurance Corporation (FDIC) *Statistics on Banking*. The sources of data used in compiling this publication for the period 1978 through 1996 are the OTS Thrift Financial Report (TFR) system database and the FDIC *Statistics on Banking*. Data for OTS-regulated thrifts for the period 1978 through 1996 are for private sector institutions and exclude institutions that were in conservatorship, receivership, or were self liquidating. Data for FDIC-regulated thrift institutions exclude Resolution Trust Corporation conservatorships and receiverships.

Beginning with June 1996, the Thrift Financial Report was converted to a fully consolidated report, replacing the separate reporting of the thrift, its subsidiaries, and the consolidated entity. In addition, effective June 1996, outstanding checks drawn against a Federal Home Loan Bank are no longer reported in deposits but reported as a memo item in Supplemental Information. Additional reporting changes are discussed in the Data Definitions section of the Technical Notes.

On September 30, 1996, President Clinton signed the Economic Growth and Regulatory Paperwork Reduction Act of 1996, which included the Deposit Insurance Funds Act of 1996 (DIFA). The major element of the DIFA was to capitalize the Savings Association Insurance Fund (SAIF) through a one-time special assessment on institutions that have deposits insured by the SAIF. The special assessment was reflected as an expense in institutions' third quarter 1996 financial statements. Information presented herein show profitability data with and estimated values without the SAIF assessment expense, which amounted to \$2.1 billion nationwide.

Note: Further discussion of the individual data line items reported can be found in the *Thrift Financial Report Instruction Manual (TFR)*. The TFR instruction manual is available by calling (202) 906-6078. Additional information concerning financial data for thrift institutions may be obtained by contacting OTS, Dissemination Branch, 1700 G Street, N.W. Washington, D.C. 20552, faxing your request to (202) 906-7755 or visiting the OTS Internet site at <http://www.ots.treas.gov>.

TECHNICAL NOTES

I. SPECIFIC FOOTNOTES

All Tables

1. (a) Data for the period 1940-1977 are for FSLIC-insured thrift institutions.
(b) Numbers may not sum due to rounding.
(c) Unless listed separately escrow balances are included in other borrowings.

Tables 1, 2, 3, 4, 5, 6

2. Data for OTS-regulated state-chartered stock and mutual savings banks are estimated during some periods. During the period 1986 to 1991, some institutions may have been erroneously classified in the OTS system due to the fact that some institutions changed their name to savings bank but continued to function as a savings and loan association without authority to sell stock. Some of these institutions may have been classified as a state-chartered savings bank. In addition, during the same period, various state regulatory agencies and governments required state charted institutions to convert to federal charters. Further research is underway to ascertain the appropriate charter of the institutions in question.

Tables 6, 15, 16

3. *Return on Equity* (ROE) is defined as net income divided by average total equity capital. The average total equity capital is defined as equity capital in the current period plus equity capital in the previous period(s) divided by the number of periods.
4. *Return on Assets* (ROA) is defined as net income divided by average total assets. The average total assets is defined as assets in the current period plus assets in the previous period(s) divided by the number of periods.

Table 13

5. Contra assets for the period 1978 - 1983 are estimated by subtracting all other categories from Total Assets. A contra asset is a balance sheet item that reduces either an asset, liability, or equity to show a more proper amount for the item in the associated category.

Table 17

6. *Income Statement Detail*
 - a. **Provisions for Losses** were not separately reported prior to 1984.
 - b. **Net Gain (Loss) on Sale of Assets** was not separately reported prior to 1984. Starting in 1996 Net Gain (Loss) on Sale of Assets are not reported separately. Effective in 1996, this item is reported in Noninterest Income.
 - c. **Other** is defined as extraordinary items, net of tax effect, and cumulative effect of changes in accounting principles. Extraordinary items are material events and transactions that are unusual and infrequent.
 - d. **Noninterest Income and Gains and Losses on the Sale of Assets** is included in **Other Noninterest Income** starting with the March 1996 cycle.

Table 18

7. *Capital Ratios:*
 - a. **Equity Capital ratio** is defined as equity capital divided by total assets.
 - b. **Tangible Capital** is defined as equity capital adjusted for unrealized losses (gains) on certain available-for-sale securities minus investments in and advances to "nonincludable" subsidiaries required to be deducted, goodwill and other intangible assets, nonqualifying, and nonqualifying equity instruments; plus minority interest in includable consolidated subsidiaries and mutual institutions' nonwithdrawable deposit accounts; minus excess qualifying purchased mortgage loan servicing and excess net deferred tax assets. Adjusted Tangible Assets are defined as Tangible Assets plus Qualifying Intangible Assets minus disallowed servicing Assets and Deferred Tax Assets. The Tangible Capital ratio is defined as Tangible Capital divided by Adjusted Tangible Assets.
 - c. **Tier 1 Capital** (Core Capital) is defined as tangible capital plus qualifying intangible assets minus excess qualifying intangible assets and net deferred tax assets.

Tier 1 Leverage ratio is defined as Tier 1 capital divided by adjusted tangible assets.

Tier 1 Risk-Based ratio is defined as core capital divided by total risk-weighted assets.

Table 198. *Federal Deposit Insurance Corporation Improvement Act (FDICIA)*(A) Prompt Corrective Action (PCA) definitions:

- a. **Well-capitalized** is defined as a thrift with total Risk-Based Capital greater than or equal to 10% and Tier 1 Risk-Based Capital (core capital) greater than or equal to 6% and Tier 1 Leverage Ratio greater than or equal to 5%.
- b. **Adequately capitalized** is defined as a thrift with a total Risk-Based Capital greater than or equal to 8% of and Tier 1 Risk-Based Capital (core capital) greater than or equal to 4% and the Tier 1 Leverage Ratio is greater than or equal to 4% (3% if the thrift received a composite examination rating of 1).
- c. **Undercapitalized** is defined as a thrift with total Risk-Based Capital ratio less than 8% or Tier 1 Risk-Based Capital (core capital) is less than 4% or the Tier 1 Leverage Ratio is less than 4% (3% if the thrift received a composite examination rating of 1).
- d. **Significantly Undercapitalized** is defined as a thrift with a total Risk-Based Capital ratio less than 6% of risk weighted assets (RWA) or Tier 1 Risk-Based Capital (core capital) ratio is less than 3% or the Tier 1 Leverage Ratio is less than 3%.
- e. **Critically Undercapitalized** is defined as a thrift with Tangible Equity ratio less than 2%.

Tables 20, 20.1, 20.2**9. Asset Quality Summary**

- a. Foreclosures are reported as of judgment date, even if subject to a redemption period. Prior to 1980, foreclosure rates are calculated as a percent of month end mortgage holdings.
- b. Mortgage delinquencies prior to 1987, data include all mortgage loans 60 or more days delinquent. During the years 1987-1989, data include construction and land loans past due, permanent loans secured by 1-4 dwelling unit properties 60 or more days delinquent, and all other permanent loans past due. Starting in 1990 data includes mortgage loans 30 to 89 days past due.
- c. Noncurrent loans are defined as loans 90 or more days past due or in nonaccrual status. Beginning in 1996, delinquent and noncurrent loans are reported net of specific valuation allowances.

Table 21**10. Mortgage Originations**

- a. **Total Originations** includes all categories. Mortgage refinancings are distributed among each of the categories as appropriate.
- b. **Data for Multifamily Construction (Constr.) loans**, nonresidential permanent loans, nonresidential construction loans, and permanent land loans for 1993, 1994, 1995, and 1996 are estimated.
- c. **Total Mortgage Loans** for 1960 -1962 includes items not listed separately.

Table 22**11. Mortgage Lending Activity**

- a. **The change in Mortgage Loans Outstanding** equals mortgages originated in the year plus net mortgage loan purchases minus any principal repayments plus any increase in principal due to refinancing.
- b. **The change in Mortgage-Backed Securities outstanding** equals MBS purchases minus MBS sales (net MBS purchases) minus any principal repayments.
- c. **Principle repayments** are not listed separately.
- d. **Data on MBS purchases and sales** prior to 1990 are inconsistent and are not published here.
- e. **Mortgage portfolio** total equals mortgages outstanding plus MBS outstanding.
- f. **Net mortgage loan purchases** equals mortgage loan purchases minus mortgage loans sold and excludes MBS transactions.

Table 22.1

12. OTS-Regulated Single-Family Fixed and Adjustable Rate Mortgage Market Share

- a. Balloon mortgage products are included in adjustable rate mortgages.
- b. Total single-family mortgages are for thrifts filing a TFR schedule MR (Maturity and Rate data) and starting in 1993, Schedule CMR (Consolidated Maturity and Rate data). Not all institutions are required to file Schedule CMR. Thrifts with assets less than \$300 million and risked-based capital in excess of 12% are exempt from filing Schedule CMR, but many file voluntarily.

Table 23

13. Structural Data

- a. **External Acquisitions** includes OTS-regulated thrift institutions acquired by a bank or bank holding company or by a non-OTS regulated thrift or thrift holding company where the charter changes to a charter type outside OTS purview.
- b. **Data for conversions** to commercial banks or state-chartered savings banks are counted in the year of approval but may not have actually been consummated by year end.

Table 25

14. Holding Company

Holding companies are classified as one of the following four following structures:

1. Unitary nondiversified
2. Unitary diversified
3. Multiple nondiversified
4. Multiple diversified

A company that owns one thrift is classified as a unitary holding company while a company that controls two or more thrifts is classified as a multiple holding company. Holding companies are further divided into diversified and nondiversified companies. A diversified thrift holding company is a holding company whose savings association and related activities constitute less than 50% of the company's consolidated net worth and consolidated earnings. A nondiversified holding company is one that does not meet this test.

Further information on this topic is available in the OTS Regulatory Handbook on Holding Companies dated September 1993.

II. SELECTED BALANCE-SHEET ITEMS

Total Assets:

Beginning in 1982, balances reflect a regulatory change adopted in July 1982, which provided that certain balances previously reported as liability items be reported as contra asset items (deductions from asset accounts).

Mortgage Loans Outstanding:

Balances exclude mortgage-backed securities, which are reported separately. Beginning in 1982, balances reflect a regulatory change adopted in July 1982, which provided that certain balances previously reported as liability items be reported as contra-asset items (deductions from asset accounts).

Mortgage-Backed Securities:

Includes mortgage-backed pass-through securities (holders have an undivided equity interest in the underlying mortgage loans).

Nonmortgage Loans:

Includes all loans that do not qualify to be classified as mortgage loans.

Cash and Investments:

Includes cash, deposits, U.S. government and agency securities, equity securities, and certain other investments, except as noted below. Prior to 1972, balances exclude U.S. government obligations, time deposits, and miscellaneous investment securities. Beginning in 1973, balances exclude stock in the Federal Home Loan Banks, and GNMA-guaranteed mortgage-backed pass-through securities.

Total Deposits:

Includes all deposits (e.g., passbook accounts, transaction accounts, and certificates of deposit). Balances exclude government investments that had been retired by 1951.

Federal Home Loan Bank (FHLBank) Advances:

Includes all borrowings from Federal Home Loan Banks.

Other Borrowed Money:

Includes all borrowings other than FHLBank advances, principally reverse repurchase agreements, mortgage-backed bonds issued, commercial bank loans, commercial paper issued, overdrafts in transaction accounts, and all other borrowings.

Regulatory Capital (see equity capital) :

From 1966 to 1977 balances exclude paid-in surplus of stock institutions and specific reserves of all institutions according to the 1989 FHLBB *Savings & Home Financing Source Book*.

Insurance Coverage:

Historical maximum insured deposits are as follows:

1934 - 49.....	\$ 5,000
1950 - 65.....	\$ 10,000
1966 - 68.....	\$ 15,000
1969 - 73.....	\$ 20,000
1974 - 79.....	\$ 40,000..... non-government accounts
 \$ 100,000..... government accounts
1980 - 96.....	\$ 100,000

III. SELECTED ACTIVITY ITEMS

(1) Mortgage Loans Originated:

Lending is reported on a gross basis (i.e., without deducting contra-assets), and includes refinancings. Data prior to 1984 are partially estimated to reflect the gross amount of refinancing loans closed. Amounts are reported by the type of loan and the type of property securing the loan.

Construction Loans:

Construction loans finance the erection of a structure and include combination land/construction loans, combination construction/permanent loans until construction has been completed, and "bridge" loans to developers.

Permanent Loans:

Permanent loans are loans or contracts to finance the acquisition of property where construction has been completed, farm land, developed building lots, and vacant land.

Refinancing Loans:

Refinancing loans are new loans made on real estate in which ownership of the property is not transferred, and the refinancing loan replaces the outstanding mortgage or mortgages on the same property.

Residential: 1-4 Dwelling Units:

Includes single-family dwellings in detached or semidetached structures consisting of 2-4 dwelling units. Permanently financed units in a condominium, cooperative, or timesharing arrangement are also included if the owner of each unit has an undivided proportional interest in the underlying real estate and common elements of the structure.

Multifamily Residential: 5 or More Dwelling Units:

Includes construction financing of condominium or cooperative apartments until the construction phase is complete (see multifamily).

Land Loans:

Land Loans are loans secured by real estate upon which there is not a structure, including unimproved land, developed building lots, and loans to acquire and develop land.

Nonresidential Property (Non-Res.):

Includes all properties not covered in the definitions for Residential 1-4, Residential 5 or more, and Land Loans.

Mortgage Loans Purchased/Sold:

Data for 1963 - 1966 exclude purchases and sales of participations; thereafter includes activity for both whole loans and participations.

(2) **Noncurrent Loans:**

Includes loans that are past due 90 days or more and are still accruing interest and loans reported as nonaccrual.

(3) **Real Estate Owned (REO):**

The outstanding balance, net of loans in process, of mortgage loans foreclosed.

IV. SELECTED OPERATING RATIOS

Quarterly ratios (reported as an annualized percent) are calculated beginning in 1984.

Return on Assets:

Net income divided by average assets. (See Specific Footnote 3).

Return on Equity:

Net income divided by average equity. (See Specific Footnote 4).

V. GENERAL DEFINITIONS

Note: These definitions are intended to help readers understand the accompanying tables. For purposes of regulatory interpretations, readers should refer to the definitions found in OTS's regulations as published in the Code of Federal Regulations.

Commercial Loan:

A loan to a company to meet business operating expenses or to finance the purchase of inventory.

Consumer Loans:

Any loan or extension of credit to an individual for personal, family, or household use not involving real estate.

Construction and Land Loans:

An interim loan for financing the cost of construction as well as to develop and/or purchase the property to which the construction is to take place.

Deposit:

(1) the placement of funds into an account at a institution in order to increase the credit balance of the account or (2) that which is deposited.

Earnings:

(1) Net income, (2) income minus expenses.

Equity Capital (See Regulatory Capital):

Investment in the ownership of a business where the investor's return depends on the profit of the underlying investment and/or the business and management's dividend policy. Among the items included in equity capital are perpetual preferred stock, common stock, and paid-in capital.

Federal Deposit Insurance Corporation (FDIC):

A government corporation that insures deposits in thrift institutions and commercial banks. The FDIC administers the Savings Association Insurance Fund (SAIF) providing deposit insurance primarily to thrift institutions, and the Bank Insurance Fund (BIF) providing deposit insurance to commercial banks and thrift institutions.

Federal Savings and Loan Insurance Corporation (FSLIC):

A former government corporation under the direction of the former Federal Home Loan Bank Board that insured deposits at savings institutions. Congress authorized the FSLIC in the National Housing Act 1934 . The Financial Institution Reform, Recovery and Enforcement Act of 1989 abolished FSLIC. Its deposit insurance function was assumed by a new insurance fund, the Savings Association Insurance Fund (SAIF), administered by the Federal Deposit Insurance Corporation (FDIC).

Federally Chartered Savings Association:

A savings association that is chartered by the Office of Thrift Supervision (OTS) (or previously by its predecessor agency, the Federal Home Loan Bank Board) under the provisions of the Home Owners Loan Act of 1933, and is subject to the supervision of OTS. Federal savings associations are required by law to have their savings accounts insured by the Savings Association Insurance Fund (SAIF) or Bank Insurance Fund and be a member of a Federal Home Loan Bank.

Gross Profits:

Profits of institutions whose net income is greater than zero.

Gross Losses:

Losses of institutions whose net income is less than or equal to zero.

Holding Company:

A corporation or other entity that owns a majority of stock of one or more other corporations, thus obtaining control of the other corporations. A savings and loan holding company is defined by the National Housing Act as "... any company which directly or indirectly controls any other company which is a savings and loan holding company or a thrift institution...." Control is defined as directly or indirectly owning 25 percent or more of the voting stock.

Interest Expense:

Money paid as a finance charge to lenders and depositors. Interest expenses include, but are not limited to, interest paid for deposits, advances from Federal Home Loan Banks, and subordinated debentures.

Interest Income:

Money received as a finance charge from borrowers. Interest income includes, but is not limited to, interest or dividends earned on deposits at financial institutions and investment securities, interest earned on mortgage loans or mortgage backed securities, and interest earned on consumer or commercial loans.

Mortgage-Backed Bonds:

Bonds that are secured by mortgages. Unlike mortgage-backed pass through securities, mortgaged-backed bonds do not convey ownership of any portion of the underlying pool of mortgages.

Mortgage Loan:

An advance of funds from a lender, called the mortgagee, to a borrower, called the mortgagor, secured by real property and evidenced by a document called a mortgage. The mortgage sets forth the conditions of the loan, the manner and duration of repayment, and reserves to the mortgagee the right to possess the pledged property if the mortgagor fails to repay any portion of principal and interest.

Mortgage loans outstanding:

The total amount of money that is owed by mortgagors.

Multifamily Structure:

A residential structure containing more than four dwelling units. An apartment building, a residence hall for students or employees, a retirement complex, etc.

Mutual Savings Association:

A savings association that issues no capital stock, but is owned and controlled solely by its savings depositors, who are called "members". Members do not normally share in profits, but they exercise other ownership rights such as electing the board of governors.

Mutual Savings Bank:

A financial institution chartered by state or federal government to (1) provide a safe place for individuals to save and (2) invest those savings in mortgages, other loans, stocks, bonds, and other securities. A mutual savings bank does not issue capital stock. Profits are distributed to the owner/customers in proportion to the business they do with the institution.

Net Worth:

The value in dollars of all assets less all liabilities. Net worth may be expressed as a dollar amount, or as a percentage of either assets or liabilities, calculated by subtracting liabilities from assets and dividing the remainder by assets or liabilities.

Net Interest Income:

Interest income minus interest expense.

Noninterest Expense:

The sum of personnel compensation, legal expense, office occupancy and equipment expense, other non-interest and loan loss provisions.

Noninterest Income:

The sum of mortgage loan servicing fees and other fees and charges, profit (loss) from asset sales, leasing income, and other noninterest income.

Nonmortgage Loan:

An advance of funds not secured by a real estate mortgage.

Nonoperating Expenses:

The outlays and losses of a savings association that are nonrecurring in nature and that do not result from the ordinary savings and lending operations of the institution. These include the expense of maintaining real estate owned or a loss taken on the sale of a nonmortgage investment; also called non-recurring expense.

Nonoperating Income:

The profit and revenue of a savings association that are nonrecurring in nature and that do not result from the ordinary savings and lending operations of the institution. These include items such as profit on the sale of real estate owned.

Net Operating Income:

Operating income minus operating expense.

Net Gain(Loss) on Sale of assets:

Result of amount gained on sale of assets minus amount loss on sale of assets.

Operating Expense:

Expenses incurred as a result of the customary savings and lending business of an institution, excluding interest on borrowed money, interest paid to depositors, and taxes. Operating expenses include, but are not limited to, salaries and related compensation costs, office space, furniture, deposit insurance premiums, and professional and supervisory fees.

Operating Income:

Income generated by the customary lending and deposit taking business of an institution. These include, but are not limited to, interest earned on loans, loan fees and charges, and net income from service corporations and subsidiaries.

Cash Dividend (Preferred & Common Stock):

Cash dividends paid on:

Preferred Stock is defined as capital stock to which preferences or special rights are attached.

Common Stock is defined as securities that are evidence of proportionate equity or ownership of a corporation and that give the holder an unlimited proportionate interest in the corporation's earnings and assets after claims from creditors and the holders of preferred stock have been met.

Provision for Losses:

Provision for Losses is defined as a charge to expense for credit losses on loans.

Single-Family Dwelling:

A detached unit on a single lot providing primary shelter for one family, a townhouse (aka rowhouse), an apartment condominium, or a residence that shares common walls with contiguous units.

State-Chartered Association:

A savings institution that has received its operational charter from a state regulatory authority. One group of state chartered institutions are called "Sassers," named after the congressman who sponsored legislation authorizing savings institutions to leave the OTS or the federal regulatory system and/or relinquish their "federal" charter to become "state" chartered.

Stock:

(1) shares of ownership in a corporation, (2) the capital raised by the sale of shares, (3) a certificate that shows ownership of a stated number of shares.

Stock Association:

A savings and loan association that sells stock to raise capital. The institution is owned by those who buy its stock, called shareholders. The shareholders share in profits earned by the association through the payment of dividends. See mutual association.

Taxes:

A charge imposed by government upon persons, companies, or property for public purposes. The charge is usually imposed by federal, state, and/or local government.

Thrift Industry:

All of the operating financial institutions that primarily accept deposits from individual savers and loan funds primarily for home mortgages. These include savings and loan associations and savings banks.